

GENERAL TERMS AND CONDITIONS OF COINHOUSE

(Version updated on 03/02/2020)

COINHOUSE is a simplified joint stock company with a capital of €10,000 whose registered office is located at 35 rue du Caire, 75002 Paris, France, registered under the number 815 254 545 RCS de PARIS ("**COINHOUSE**"). COINHOUSE enables a clientele composed of Consumers, legal entities or associations (the "**Customers**") to buy, sell Cryptocurrencies ("cryptocurrencies"), to exchange Cryptocurrencies for other Cryptocurrencies, to deposit, withdraw and keep Cryptocurrencies and offers services specific to Cryptocurrencies. COINHOUSE assists its Clients in the completion of these transactions and allows them to be informed, understand and invest in numerous Cryptocurrencies, including Bitcoin ("BTC"), Litecoin ("LTC") and Ether ("ETH"). COINHOUSE relies on the know-how and technologies of COINHOUSE CUSTODY SERVICES to preserve the Crypto-currencies of its Customers. COINHOUSE enables its customers to carry out these purchase, sale and investment transactions in its commercial space "**Coinhouse Store**", currently located at 35 rue du Caire - 75002 Paris, remotely by telephone or e-mail or through **its Website**.

1/ Definitions

Purchase of cryptocurrencies, Purchase, Purchase Order or Investment: service consisting in selling a quantity of cryptocurrencies by COINHOUSE to a Customer with a validated Customer Account against payment in euros by credit card, direct debit or bank transfer. The quantity of cryptocurrencies ordered can either be delivered to the Customer at a Wallet address provided by the Customer, or kept in the Customer's Crypto Account opened at COINHOUSE, which guarantees access to it.

ACPR: Autorité de Contrôle Prudentiel et de Résolution.

AMF : Autorité des Marchés Financiers.

Blockchain or "Chain of Blocks": is a digital ledger - a register - that uses cryptographic methods to structure data into blocks. Each transaction within a Blockchain is called a transaction (not to be confused with the term Transaction in the GTCs) and is triggered by users, whether it is a simple, conditional transaction, or the call of a function in a *smart-contract*. The Blockchain is sometimes referred to as a shared recording device.

Customer Manager: Operator accompanying the Customers in the realization of Transactions, the Conservation of their cryptocurrencies, the Withdrawal, the Deposit of cryptocurrencies, the Services on cryptocurrencies and the advice in the realization of their Investments. Specially trained and identified Customer Service Representatives can perform Transactions and Services on cryptocurrencies remotely (email, telephone, *Skype* or equivalent internet video system) after identifying the Customer.

COINHOUSE CUSTODY SERVICES ("CCS") is a simplified joint stock company with a capital of €1,000 which registered office is located at 35 rue du Caire, 75002 Paris, France, registered under number 843 699 455 RCS de PARIS ("**CCS**"). CCS offers to Customers, including COINHOUSE, a service of cryptoassets conservation for third parties from the most advanced technological solutions on the market, allowing to manage cryptographic portfolios in a secure way.

Compensation of a Purchase Amount: COINHOUSE calculates the quantity of cryptocurrencies to be received by the Customer during a Purchase by dividing the Purchase Amount expressed in Euros by the Price of the cryptocurrency fixed by COINHOUSE at the exact moment the customer validates the purchase, as specified in the Purchase procedure described below.

Clearing a Sale : COINHOUSE calculates the amount paid to the Customer at the time of a Sale by multiplying the given quantity of the Customer's cryptocurrencies available within the framework of the Sale by a

cryptocurrency Price fixed by COINHOUSE at the exact time of the validation of the Sale, from which are deducted the Sales Costs and possible Management Costs, as specified in the Sale procedure described below.

Particular Conditions: are considered as Particular Conditions the various mentions and stipulations specifying all the contractual characteristics specific to the General Terms and Conditions of COINHOUSE. The Special Terms and Conditions are added to or modify the GTCs in order to adapt them to the particular case of a Customer and/or Transaction and/or Custody, Withdrawal and Deposit service, and/or Services on cryptocurrencies. The Particular Conditions proposed by COINHOUSE may be specified in a specific document or contract signed by the Customer or on any durable medium proposed by COINHOUSE (e-mail, messaging system, telephone recording) and validated by the Customer who accepts them.

Preservation of access to cryptocurrencies or "Preservation" or "Custody" service of cryptocurrencies: service provided by CCS and distributed by COINHOUSE to its customers, aiming at preserving and securing access to cryptocurrencies deposited by a Customer of COINHOUSE or having been the subject of a Purchase by this Customer having opted for this Delivery Method. The cryptocurrencies kept by COINHOUSE on behalf of its Customer are only accessible to the Customer following procedures defined by COINHOUSE and accepted by the Customer who accepts the present GTC.

Price of a cryptocurrency or Price: equivalent value in Euros or in another given cryptocurrency of a unit of the cryptocurrency concerned proposed to the customer, as fixed by COINHOUSE at the customer's request.

The Price of a cryptocurrency is fixed by COINHOUSE at the request of the customer, by aggregating the different counter-values of the cryptocurrency considered on renowned Marketplaces or liquidity providers selected by COINHOUSE, adjusted by a margin called "technical" or "spread" according to the following factors: nature of the cryptocurrency, available stocks, price and liquidity of the asset on the Marketplaces and liquidity providers that are partners of COINHOUSE, quantity required by the customer, nature of the business relationship between the customer and COINHOUSE or any other relevant criteria determined at the time the Price is set.

Unless specified or Special Conditions, COINHOUSE cannot guarantee in advance the Price of the cryptocurrency for which a Transaction is carried out.

Cryptocurrency or cryptoasset or digital asset : digital unit of account secured via an electronic medium, called a Wallet. A cryptocurrency, cryptoasset or digital asset is based on a computer protocol cryptographically signed and decentralized transactions, commonly called the "Blockchain". A cryptocurrency, cryptoasset or digital asset can be a token issued as part of an Initial Coin Offering (ICO).

All digital assets within the meaning of the Monetary and Financial Code (Articles L54-10-1 and L522-2 of the Monetary and Financial Code) fall into the category of cryptocurrencies. This includes to date :

- Any intangible asset representing, in digital form, one or more rights that may be issued, registered, retained or transferred by means of a shared electronic recording device making it possible to identify, directly or indirectly, the owner of the said asset, with the exception of those that meet the characteristics of the financial instruments mentioned in Article L. 211-1 and the savings bonds mentioned in Article L. 223-1 ;
- Any numerical representation of a value which is not issued or guaranteed by a central bank or a public authority, which is not necessarily attached to legal tender and which does not have the legal status of a currency, but which is accepted by natural or legal persons as a means of exchange and which can be transferred, stored or exchanged electronically.

It is specified that this legal definition is subject to change over time. We invite COINHOUSE customers to refer to the latest version of articles L54-10-1 and L522-2 of the Monetary and Financial Code.

CG : corresponds to the present general terms and conditions of COINHOUSE governing Transactions, Conservation, Withdrawal, Deposit and Services on cryptocurrencies applicable to all COINHOUSE Customers outside the Particular Conditions.

Customer: Consumer, as defined below, a natural person aged at least 18 years old who is capable of exercising and enjoying his rights within the meaning of article 414 of the Civil Code and any professional person

or legal entity who registers to access the service offered by COINHOUSE on its Website, remotely via a Customer Manager or in its commercial space "*Coinhouse Store*".

Client Account: means a unique and personal nominative account allowing access to the services of COINHOUSE on its Website or at the "*Coinhouse Store*" or remotely via a Client Manager. Some Clients, depending on their risk profile, may only carry out transactions at the Coinhouse Store. The identifier of a Customer Account is an email address and an associated account number. A Client Account is protected by a password that must respect the format described. COINHOUSE conducts Connection Verifications and recommends to its clients and imposes for certain uses the use of a double authentication ("**2FA**") to access the Client Account on the Site and perform Transactions and Withdrawals, modify and provide Account information.

Validated Customer Account: a Customer Account is validated when the Customer receives an e-mail from COINHOUSE informing him of its validation or is informed of it by a Customer Manager. COINHOUSE decides alone through its Compliance and Risk Management Department on the validation of a Customer Account on the basis of the Customer's identification data, its LCB-FT policy and the information provided by the latter. Only a Customer with a validated Customer Account can make a Transaction, a Withdrawal, a Deposit or access a Service on cryptocurrencies.

Crypto Account : means, for a Customer of COINHOUSE, a position keeping account in which is recorded the quantity of a given cryptocurrency held by the Customer and kept in custody at COINHOUSE, as well as its equivalent value in legal tender. A Customer may, as a matter of principle, have only one Crypto Account. Crypto Accounts are accessible on the Website, in the section provided for this purpose in the Customer Account.

Premium and Platinum Account or Premium and Platinum Status or Premium and Platinum Client: means a commercial offer proposed by COINHOUSE to its Clients. This offer is valid for the duration indicated at the time of subscription and after payment by the Customer concerned of a non-refundable entry fee set by COINHOUSE. The offer allows beneficiaries to access additional services including Services on cryptocurrencies, support from a Customer Manager and preferential pricing on Fees during the period when the subscription is effective and the Customer Account is validated. Membership to the Premium and Platinum Status is validated by COINHOUSE's Compliance and Risk Management Department, which reserves the right to refuse and suspend a membership, without being obliged to reimburse the Customer for the amount of the entrance fee, which is deemed non-refundable. The offer and its conditions of eligibility are indicated on the Website and are available on request from the support department.

Platinum Account: refers to a commercial offer proposed by COINHOUSE to its Customers on the same principle as the Premium and Platinum Account but with different Services and pricing conditions. See Article 11.

Consumer: means, within the meaning of the provisions of the Consumer Code, any natural person who acts for purposes that do not fall within the scope of his or her commercial, industrial, craft, liberal or agricultural activity.

Cryptocurrencies Conversion: service offered by COINHOUSE to a Customer with a Premium and Platinum Account or to a Customer who ask for it in the "*Coinhouse Store*" commercial area, consisting in exchanging a quantity of one type of cryptocurrency received from a Customer Portfolio for a quantity of another cryptocurrency sent to a Customer's Portfolio. The Conversion is subject to the same minimum and maximum amounts in Euro equivalent of the cryptocurrency to be converted as the Purchases. In the case of a conversion, the Delivery of the converted cryptocurrency is made within a maximum of 72 hours after Withdrawal from the Crypto-Account of the exact quantity of cryptocurrency to be converted or its reception by COINHOUSE at the address of the Portfolio provided by COINHOUSE to the Customer. COINHOUSE may decide to suspend at any time its cryptocurrency Conversion service which is currently only offered to customers visiting the Coinhouse Store or to Premium and Platinum Customers.

Technical Failure: means one of the following cases resulting from an event not attributable to COINHOUSE: unavailability of access to the telephone network or to the Internet by COINHOUSE or the Client, unavailability of access to the COINHOUSE Wallets managed by CCS, technical problem inherent to the functioning of a

Blockchain or a "smart contract", unavailability of access to partner platforms for the purchase or sale of cryptocurrencies operated by COINHOUSE for its own account, Unavailability of access to the Wallet information of a Customer, in particular to the addresses used for the exchanges cryptocurrencies, loss by the Customer of access to his Portfolio, facts resulting from the action of Hackers, a logical attack or a computer virus or any other malicious act on the Customer's computer systems, on those of the technical partners, of CCS or of the Marketplaces used by COINHOUSE for the Transaction and the Conservation.

2FA (Dual Authentication or Two Step Verification): This is a method by which a Client can access their Client Account, change Account information, provide a Portfolio address, make a Transaction or Withdrawal only after presenting two distinct modes of identification to an [authentication](#) mechanism.

Deposit of a cryptocurrency: service proposed by COINHOUSE aiming at allowing a Customer to send himself from his Portfolio to a Portfolio address provided by COINHOUSE a quantity of a cryptocurrency he holds to be put in Conservation at COINHOUSE in the Crypto-Account of the Customer.

Fork or bifurcation of a Blockchain: means the event by which an update of the protocol of a Blockchain is accepted and implemented only by a part of the community of parties involved in the management, validation and propagation of this protocol. This event actually results in the creation of a new Blockchain, which shares a common history with the original Blockchain up to the time of the fork event, but is no longer compatible after this event.

Fees or Commission: amount in euros, or where applicable in BTC or ETH, received by COINHOUSE in a Transaction as remuneration for the service rendered. The Fees charged by COINHOUSE are determined at each Purchase, Conversion, Sale and Investment transaction taking into account the customer's profile, volumes and other risk factors. They are presented and explicitly validated by the customer at each operation. The Fees are detailed in the GTCs. See Article 11.

Intervention Fees: fees charged by COINHOUSE to the Customer for either i) the management of an outstanding payment, a payment incident or an incident on the Customer Account, ii) the management of a Transaction that has not been completed due to an error or omission on the part of the Customer or a lack of compliant supporting documents provided to the Compliance and Risk Management Department. The amount of the Intervention Costs is expressed in Euros per Transaction or in an equivalent amount in cryptocurrencies (in the case of a Sale for example) at the time these costs are charged. See Article 11.

Management Fees: fees charged by COINHOUSE to the Customer for the management of its cryptocurrencies Portfolio. The amount of the Management Fees is determined contractually between COINHOUSE and the Client. It is deducted monthly from the total amount of assets managed by COINHOUSE on behalf of the customer.

Mining Fee: fee levied by COINHOUSE for the Delivery of a cryptocurrency on an External Wallet due to the costs associated with the validation by computer systems of the Blockchain of the operation of transferring the quantity of cryptocurrencies to the Customer's Portfolio.

Force Majeure: according to article 1218 of the Civil Code, an event beyond the control of its debtor, which could not reasonably have been foreseen at the time of the entry into force of the GC and whose effects cannot be avoided by appropriate measures.

Hacker: means any person who fraudulently breaks into a computer system (hacker) and commits acts punishable by law.

IBAN: International Banking Account Number means International Bank Account Identifier. It is associated with a BIC code.

"Instant t": means a time interval of up to 3 seconds during which data is captured by COINHOUSE's computer systems for use as a calculation variable.

KYC (Know Your Customer): term used in the context of the application of a procedure to combat money laundering and the financing of terrorism and designating the steps to be taken to enable the identification of a Customer (Know Your Customer). This procedure includes the query of a DowJones "Risk & Compliance" database.

LCB-FT or LAB-FT: means the fight against money laundering and the financing of terrorism within the meaning of the Monetary and Financial Code and giving rise to the implementation of a system for evaluating customer transactions that complies with the regulations in force in France and Europe.

Purchase, Sale and Withdrawal Limits: means, for a given Customer, the amounts equal to the maximum cumulative Purchase, Sale and Withdrawal amounts that can be realized by that Customer over a given period. The Withdrawal Limits are imposed to protect the Customer against possible breaches of his or her security or that of his or her relatives, that of his or her Crypto Account or that of COINHOUSE.

Delivery: means the act of sending by COINHOUSE a quantity of cryptocurrencies to the address of the Portfolio provided by a Customer, it being understood that the Customer is solely responsible for the communication of this address and that COINHOUSE shall not be held responsible for the communication by the Customer of an erroneous address or an address not belonging to him. Delivery may take place by Purchase, Conversion or Withdrawal.

Method of Delivery of a cryptocurrencies: Coinhouse offers the Customer one or both of the following options in the case of a Purchase or Conversion: i) Delivery, ii) Custody of the cryptocurrencies.

Gross Purchase Amount, Purchase Amount, Net Sale Amount: terms defined in Article 12.

Party: means the Customer and COINHOUSE, together or separately depending on the context.

Personnel or Operator: any employee, contractor, service provider, trainee, agent or person designated as such, employed by COINHOUSE, its subsidiaries or its parent company.

Market Place or Exchange: third party company operating a trading platform for cryptocurrencies against other cryptocurrencies and/or against legal tender currencies.

Wallet or Wallet: a computer application allowing the control, reception and sending of cryptocurrencies, the security of which is guaranteed by the use of cryptographic processes based on private and public key mechanisms. A Portfolio contains one or more addresses used for the exchange of cryptocurrencies as well as one or more private keys securing the assets. Disclosure, theft, or loss of private keys may result in the total loss of the cryptocurrencies.

Customer Questionnaire: questionnaire drawn up by the Compliance and Risk Management Department for the purposes of KYC, LCB-FT, the fight against fraud and the protection of investors, and sent to the Customer via an interface on the Website or directly by COINHOUSE Staff. COINHOUSE reserves the right to refuse a Transaction to a Client, without compensation, in the event of absence of response, partial response or unsatisfactory response to a Client Questionnaire within 72 hours of its communication to the Client. The Price of a cryptocurrencies can only be fixed after the validation of the Questionnaire by the Customer.

Return: Under certain conditions, COINHOUSE undertakes to deliver to the Customer as soon as possible all cryptocurrencies stored in his Crypto Account.

Withdrawal: service proposed by COINHOUSE to carry out a Delivery of all or part of the cryptocurrencies of a Customer's Crypto-Account.

SEED: Backup Data for a Portfolio of cryptocurrencies. These are in the form of a list of words and provide full access to the Linked Portfolio. This security allows the restoration of the Portfolio in case of loss, theft or destruction of the Portfolio media (phone, tablet, PC or other). This word list is strictly confidential. Storage in any form of SEED information is the sole responsibility of the Customer. COINHOUSE cannot be held responsible for errors in the storage of a Client's Portfolio SEED or its loss.

Compliance and Risk Management Department: department in charge, on behalf of COINHOUSE's activities on its Internet Site, remotely and in its "Coinhouse Store" commercial area, of the validation, control, risk measurement, setting of Limits, suspension and blocking of Customer Accounts and Transactions, Withdrawal and Deposit operations in connection with KYC, LCB-FT and anti-fraud procedures.

Services on cryptocurrencies: set of services offered by COINHOUSE to some of its Customers made possible by the Blockchain and asymmetric cryptography technologies, by the nature of some cryptocurrencies or by the existence of solutions proposed by third parties. COINHOUSE reserves the right to offer Services on cryptocurrencies to its Customers according to their needs and risk aversion profiles. Services on cryptocurrencies include technical services such as SEED recovery, Wallet transfer and investment related services. The Services on cryptocurrencies can be the subject of derogatory Particular Conditions of Sale.

Website : means all the services of COINHOUSE accessible at the following web addresses (url) : " <https://www.coinhouse.io> ", " <https://www.coinhouse.fr> " and " <https://www.coinhouse.com> " and on its mobile application " COINHOUSE " available on Android and iOS. Access to the Customer Account on the Website is secured by a password defined by the Customer. This password is the responsibility of the Customer, who must set it up before any Deposit or Purchase with Custody of cryptocurrencies. COINHOUSE makes every effort to protect the access to its servers and to the data of its Customers against Hackers. COINHOUSE offers a 2FA system for enforcing Customer Account protection as well as a Login Verification system.

Crypto Account Balance: corresponds to the available quantity of cryptocurrencies on a Customer's Crypto Account. It may be expressed in euros and then corresponds to the euro equivalent of the quantity.

Staking: consists of pledging units of cryptocurrencies to participate in the process of validating transactions in a given Blockchain, with the aim of obtaining a reward in the form of newly issued units of cryptocurrencies. A staking service consists in offering Customers the realization of this activity via dedicated servers in order to facilitate access.

Transaction: means Purchase, Sale, or Conversion of cryptocurrencies by a Customer. A Transaction can only be carried out via the Website, remotely or in the "Coinhouse Store" commercial area with the intervention of a Customer Manager.

US Persons : Persons wishing to acquire or subscribe to digital assets from COINHOUSE confirm that they are not "U.S. Persons". Any holder of digital assets with a Customer Account with COINHOUSE must inform COINHOUSE immediately if he becomes a "U.S. Person".

Sale of cryptocurrency, Sale or Sale Order: service by which COINHOUSE buys a quantity of cryptocurrency held by a Customer with a validated Customer Account against a payment in euros made by transfer to the Customer's bank account opened in the SEPA zone. The cryptocurrency may either be sent by the Customer to the Portfolio address provided by COINHOUSE or its access may have been secured by COINHOUSE, which can then access it freely to carry out the Sale.

Connection Verification: means implemented by COINHOUSE in order to inform a Customer of the connection to his account of a device (computer, telephone or any communication system connected to the Internet) other than the one used for the first connection or from a suspicious IP address.

External Wallet: a Portfolio over which the Client has control and for which COINHOUSE has no possible control. The External Wallet is totally foreign to the computer systems of COINHOUSE or CCS.

External Wallets are deemed to be under the exclusive control of the customers. When the Customer gives his address of the External Wallet, he confirms that he is the only one to control this External Wallet and that he is the sole economic beneficiary of the operation carried out. Otherwise, the Customer undertakes to contact Customer Service by any means in order to inform the identity of the final recipient of the sums sent.

2/ Risk factors

2.1. Definitions of risks :

Risk of Capital Loss: The price of cryptocurrencies varies constantly according to the relative quantities of purchase requests and sales on the Market Place. The higher the price of a cryptocurrencies registers significant movements up and down, the greater the volatility. This volatility is positively associated with the expectation of gain and negatively associated with the risk of capital loss. Carrying out a Transaction on cryptocurrencies involves a high degree of risk of capital loss of the entire value related to the Purchase or Conversion of cryptocurrencies.

Liquidity risks: The market for cryptocurrencies varies in terms of the level of available liquidity. Some cryptocurrencies are more liquid than others. Less developed markets can amplify the level of liquidity risk. In addition, there is also a possibility that some Marketplaces may disappear abruptly. Coinhouse makes no representation or warranty with respect to the cryptocurrencies available, if available or available in the future, in its physical space "Coinhouse Paris Store" and on its Website. Furthermore, COINHOUSE reserves the right to modify at any time without notice the list of cryptocurrencies offered to its Customers for the Transaction. All cryptocurrencies offered by Coinhouse may be delisted from the Marketplaces at any time without notice or consent.

Legal Risks: The legal status of some cryptocurrencies may not be determined in the jurisdiction in which the Customer is located. This implies that the legality of owning or exchanging cryptocurrencies may be uncertain. Users of the various services provided by COINHOUSE are responsible for knowing and understanding how cryptocurrencies are apprehended by all the laws applicable to them.

Risks related to the handling and securing of access to cryptocurrencies : Possessing cryptocurrencies, handling them (transferring them to another Portfolio) and protecting their access through services provided by third parties (software applications, Marketplaces, electronic hardware) involves certain risks. These risks include security breaches, loss of a SEED, risks of attack by hackers, computer viruses or generic or non-generic logical attacks, failure of systems and services provided by third parties, errors in handling, breaches of contract that may lead to loss of data and funds. It is up to each individual to be cautious when using such services.

Volatility Risks: In addition to a liquidity risk, the value of all cryptocurrencies can fluctuate rapidly. Investors are cautioned that they should be cautious about their exposure to different cryptocurrencies and that their exposure may be potentially impacted by sudden and unpredictable changes that would impact their Transactions.

Tax Risks: The tax status of some cryptocurrencies may not be determined in the jurisdiction in which the Customer is located. This implies that there may be uncertainty regarding the obligation to declare the possession, purchase or sale, payment of taxes and duties on cryptocurrencies to the tax authorities on which the Customer depends. Users of the various services provided by Coinhouse are responsible for knowing and understanding how cryptocurrencies are covered by all applicable tax laws and regulations.

2.2 Hazard warning :

Investing in cryptocurrencies is not suitable for all types of Customers. Any Transaction must be carried out by a Customer on the basis of the Customer's assessment of the risks involved in a Transaction in cryptocurrencies

and his understanding of the underlying technologies. As such, COINHOUSE reserves the right to refuse a Transaction to a Client if the Client's understanding of the principle of these Transactions, of Conservation and associated technologies is deemed insufficient by COINHOUSE or in the event of behaviour deemed unreasonable or unethical by COINHOUSE.

Warning on the concept of cryptocurrencies :

In the current state of French regulations, COINHOUSE draws the attention of Customers to the following risks relating to the acquisition and sale of cryptocurrencies.

cryptocurrencies are subject to a specific legal framework since the law n°2019-486 of May 22, 2019 called "PACT". In this respect, operators such as Coinhouse may, as an option, seek approval from the Autorité des Marchés Financiers ("**AMF**") for their activities as service providers for digital assets ("**PSAN**").

However, it should be pointed out that :

- A cryptocurrency is not a "currency" within the meaning of Article L.111-1 of the French Monetary and Financial Code. Only the euro (€) is the legal currency in France ;
- cryptocurrencies cannot be qualified as "electronic money" within the meaning of Article L.315-1 of the French Monetary and Financial Code ;
- COINHOUSE does not guarantee the legal qualification or the course of cryptocurrencies, unless otherwise stated;
- More generally, a Crypto-Asset cannot be considered as a financial instrument to date.

In any case, COINHOUSE pays particular attention to making its Customers aware of the functioning and technologies at stake by providing free educational information, by submitting a Questionnaire to Customers wishing to make investments in excess of 10,000 euros, by making its Customers aware of the risks associated with this type of investment and relating in particular to investment in Initial Coin Offerings ("**ICOs**") and certain cryptocurrencies and by reserving the right not to validate a Customer Account or not to execute a Purchase Order.

Warning on the risk of default of the Marketplaces :

The value expressed in legal tender currency of a cryptocurrency is quoted on Marketplaces which are not all regulated and which provide reasonable guarantees: financial guarantees, liquidity, a guarantee of accessibility and functioning but still limited to date. Consequently, the Client takes the risk of failure, in particular technical failure, of the Market Place or the liquidity provider which might not be able to provide the cryptocurrencies Prices within the necessary time periods. A technical risk may arise on the Marketplace or at the liquidity provider's premises and lead to the unavailability of cryptocurrencies on Withdrawal or even their disappearance or the inability to clear a Purchase or Sale. The Technical Failure, the liquidity risk of the cryptocurrencies and the technical risk related to these suppliers may result in Transaction processing delays that would not allow Customers to have their Transaction or Withdrawal completed by a specific date and for a predetermined amount.

Computer Security Risk Warning :

The Customer is solely responsible for his login details and for the security of his access to his online Customer Account and to the email service associated with his Account, and for the technical means necessary for Transactions and Withdrawals, such as his computer, mobile phone or 2FA. The software and devices used to connect to the Customer's Account are under the sole responsibility of the Customer, who must ensure that access to them is protected against hacks, computer viruses, malicious acts and breach of trust.

COINHOUSE or its Operators will never ask a Client to provide them with his password neither by telephone, email, SMS, registered mail, nor by any other means.

COINHOUSE cannot be held responsible in the event of fraudulent access to a Client Account, the sharing by the Client of his login or password or codes received by a means of communication or from his 2FA, the absence by

the Client of a password for his Account, his negligence, or the consequences of an attack on the security of a Client Account attributable to the Client, due to a logical attack or a virus, generic or not, on his Account.

Warning about the risk of piracy :

The Digital Assets kept by COINHOUSE are secured through the CCS structure and via a technology marketed by a market leading third party company which guarantees their technical reliability. COINHOUSE undertakes to implement all means to secure the means of access, personal data and Digital Assets of its Customers.

However, COINHOUSE cannot be held responsible for the consequences of a Technical Failure, a case of Force Majeure, an attack on the Client's security of any nature whatsoever, a case of kidnapping or a ransom demand concerning the Client or his relatives, a cryptorançon, a computer attack or malevolence on the part of computer hackers or a logical attack or a generic or non generic virus affecting the computer, the messaging system, the telephone or the computer means of the Client, except for any attack on the computer systems specific to COINHOUSE and over which the company has control, an error, negligence or malicious act attributable to the Client, the non-respect by the Client of the GTC.

COINHOUSE shall not be held responsible for any breach of confidentiality or technical limitations induced by the computer systems used by the Customers for their own conservation of their cryptocurrencies or used by COINHOUSE for the conservation of its cryptocurrencies and those of its Customers. COINHOUSE declines all responsibility in case of loss or theft of data and cryptocurrencies of an External Wallet belonging to a Customer.

4/ Professional Liability Insurance

COINHOUSE has taken out Professional Civil Liability insurance for Financial Institutions with LIBERTY MUTUAL INSURANCE EUROPE LTD under number ABLJGM-001 covering all their activities, as well as a Professional Multi-risk Contract with AXA France IARD under number 6145287804.

5/ General provisions

The present Terms and Conditions govern Transactions, Custody, Withdrawals, Deposits and Services on cryptocurrencies carried out by any Customer on the Website, remotely and in the "Coinhouse Store" commercial area, with or without the intervention of a Customer Manager. They constitute, together with the invoice, the Special Terms and Conditions, if applicable, or any other document in lieu thereof, the only contractual documents binding on the Parties, to the exclusion of any other document (prospectuses, catalogues or photographs of cryptocurrencies, etc.) which have only an indicative and non-contractual value. These GTC are applicable worldwide.

The general terms and conditions of purchase or sale of the Clients cannot, in any way, replace or supplant the present GTC and cannot be opposable to COINHOUSE, notwithstanding any provision to the contrary.

cryptocurrencies are sold or purchased from Customers by COINHOUSE for a price denominated in Euro (€), unless otherwise specified. The cryptocurrencies Conversion does not display a price denominated in Euro (€), since a quantity is exchanged for another quantity. The COINHOUSE Fee can then be denominated in BTC or ETH with an equivalent in Euro.

6/ Application of the General Conditions - Enforceability and Evidence

The GTCs are made available to the Client on the Website and in the "Coinhouse Store" commercial area in accordance with Article 1227-1 of the Civil Code. They may also be communicated to Customers by email on request, by email or post. From the Client Account via the Website and through the interface of the computer systems made available in the "Coinhouse Store" commercial area, the GTCs can be consulted and are binding on Clients who acknowledge, by validating them at each Transaction, Withdrawal, Deposit by the technical means provided for this purpose, that they have been made aware of them and have accepted them beforehand.

The archiving of communications, Transactions, Withdrawals, Deposits and invoices is carried out on a reliable and durable medium in accordance with Article 1379 of the Civil Code. Such communications, transactions and invoices shall have evidentiary value as between the Parties. In general, any computerized document of COINHOUSE shall be evidence between the Parties.

7/ Language of the GTCs

These GTC may be translated into English in order to make them easier to understand for Customers. Notwithstanding this translation, it is expressly agreed between the parties that in the event of a dispute, only the French version of these Terms and Conditions shall be binding between the parties.

8/ Modification of the GTCs

COINHOUSE reserves the right to modify its GTCs at any time without notice. In the event of a change in the GTCs, the GTCs applicable to the Customer are those in force on the date of the Transaction, Withdrawal, Deposit or performance of the Service on cryptocurrencies. It is recommended that the Customer save the GTCs in force on the day of the completion of its operation, notwithstanding the archiving rules implemented by COINHOUSE.

9/ Invalidity of a clause in the GTCs

The invalidity of one of the provisions of these GTCs does not entail the invalidity of the whole of these GTCs.

10/ General rules applicable to Transactions, Custody, Withdrawals and Deposits of cryptocurrencies

10.1. cryptocurrencies offer

COINHOUSE is an intermediary that offers to Buy and Sell certain cryptocurrencies to its Customers.

The list of cryptocurrencies offered by COINHOUSE is communicated to the Customer via the Website, remotely through a Customer Manager or in its commercial space "Coinhouse Store".

10.2. General provisions applicable to operations initiated by the Customer via the Website

Any Transaction, Conservation, Withdrawal and Deposit ("the **Operations**") of cryptocurrencies passed to COINHOUSE by a remote Customer must imperatively be formulated on a durable written support, from the Customer Account validated via the Website.

Access to the Website is free. The operations are carried out directly on the COINHOUSE Website. However, in order to be valid and carried out, they must be carried out from a validated, non-blocked or non-suspended Customer Account.

The communication between a Client of the Website and COINHOUSE can be done by telephone, by email or via the support system used by COINHOUSE.

COINHOUSE reserves the right not to validate a Client Account or to close it under the conditions of article 10.8, and if necessary to refuse any operation to a Client. COINHOUSE then reserves the right, without prior notice and without any possible compensation, to permanently block the Client Account of the Client in question or to temporarily suspend it. More generally, COINHOUSE reserves the right to close access to all or part of the Website in the event of Force Majeure, Technical Failure, endangerment or threats to its Personnel or technical means of any nature whatsoever.

10.3 General provisions applicable to transactions initiated by a Customer in the "Coinhouse Store" commercial area, or by a Premium or Platinum Customer, or requiring the intervention of a Customer Manager

The creation of a Client Account can be done in the "Coinhouse Store" commercial area or through a Client Manager.

A Client may initiate and carry out a Transaction in the "Coinhouse Store" commercial area or with a Client Manager provided that his Client Account is validated and is not blocked or suspended. Any operation carried out remotely with the help of a Customer Manager or an Operator must be formulated via the Website, by email, by telephone and confirmed by the Customer.

Some Clients of the Coinhouse Store cannot access their Client Account via the Website due to nationality restrictions on online Accounts, as described in article 10.4. In this case, these Customers cannot access the Withdrawal, Deposit or Preservation services of their cryptocurrencies.

For Premium and Platinum Accounts and for certain Customers who have been put in contact with COINHOUSE by authorized business contributors, a transaction may be carried out in a different physical location or remotely (email, telephone, video conferencing system) with a Customer Service Representative.

Access to the commercial space "Coinhouse Store" currently located at 35, rue du Caire 75002, Paris (France) is open to Customers from Monday to Friday from 12 noon to 7pm, except on public holidays and unless otherwise indicated on the location itself, on the accounts of the social networks Twitter and Facebook associated with COINHOUSE or on the Website.

COINHOUSE reserves the right to close its commercial space "Coinhouse Store" in the event of Force Majeure, Technical Failure or endangerment or threats to its Staff or technical means of any nature whatsoever or for any other reason, in particular for commercial reasons. COINHOUSE cannot be held responsible for the consequences of such a closure.

10.4 Opening a Customer Account

The documents and information to be provided when requesting the creation of a Client Account are (non-exhaustive list):

- Nature of the Customer Account: Consumer or legal entity or association ;
- Valid email address ;
- Surname, customary first name for a natural person or identity of the legal entity ;
- Gender of the natural person or legal representative of the legal person ;
- Nationality of the natural person or country of registration of the legal person and nationality of the legal representative ;
- Date of birth and country of birth (of the natural person or the legal representative of the legal person) ;
- Address, postcode, city and country of principal residence or domicile if a legal entity ;
- Valid phone number ;
- Occupation (drop-down menu) ;
- Indication of the level of net income of the household to which the natural person client is attached and indication of the client's gross assets ;
- A valid identity document in the name of the Customer or his legal representative in the format and legibility accepted by the Website:
 - French national identity card (front AND back),
 - certain European national identity cards (as proposed by the Site, front AND back),
 - French and European residence permit (front AND back),
 - French and international passport.
- ID number, expiration date ;
- Proof of domicile of the natural person or the legal representative of the legal person for less than 3 months ;
- The IBAN and BIC of the Customer's bank account may be requested when the Customer Account is created (with proof) or prior to the completion of any Transaction in order to secure the Sale from a Crypto

Account. Likewise, the Delivery address of a cryptocurrencies may be requested prior to any Transaction and Deposit in order to secure Withdrawal operations.

- For Accounts created on the Website: a clear picture of the Customer following a procedure described on the Website.

As an exception to the previous paragraph,

- for a Customer Account for a natural person created on the Website, it is proposed to access a first level Customer Account without providing proof of address.
- for a Customer Account for a legal entity or association, additional supporting documents are required: Kbis less than 3 months old, Articles of Association, power of the legal representative authorising the creation of a Customer Account, list of beneficial owners, IBAN, identity papers and proof of residence of the beneficial owners or of any shareholder holding more than 25% of the capital, and possibly the latest corporate accounts or bank documents.

Restrictions on nationality and country of residence due to LCB-FT measures and the procedures of the Compliance and Risk Management Department

Unauthorized countries : *Afghanistan, Bahamas, Botswana, Cambodia, Canada, Cuba, Ethiopia, Ghana, Guam, Iran, Iraq, Libya, Nigeria, Pakistan, Panama, Puerto Rico, Russia, Samoa, Saudi Arabia, Serbia, Sri Lanka, North Korea, Syria, Trinidad and Tobago, Tunisia, United States of America, Yemen.*

For Accounts accessible from the Website, **only** Clients whose country of nationality is not included in the list of unauthorized countries AND whose permanent place of residence is included in the following list can be accepted : *Austria, Belgium, Czech Republic, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Slovakia, Slovenia, Spain, Croatia, Bulgaria, Denmark, Hungary, Latvia, Lithuania, Poland, Romania, United Kingdom, Sweden, Iceland, Norway, Liechtenstein, Switzerland and the French overseas departments and regions, as well as the territories of Saint-Pierre-et-Miquelon, Saint-Barthélemy and the French part of Saint-Martin, the Principality of Monaco, Andorra, the Vatican and San Marino.*

At the Coinhouse Store and unless an exception is made following validation by the Compliance Department, Clients of any nationality may be accepted with the exception of Clients whose nationality or place of residence is included in the list of Non-Authorised Countries.

These lists of countries are subject to change at any time and without notice by simple decision of COINHOUSE or by regulatory obligations.

Updating Customer Account Information

The Customer undertakes to communicate as soon as possible any change of identity, property or professional situation, change of address, telephone number, bank details, or any other change that may affect his investment capacity and to provide new proof. In the event of expiry of his identity document, the Customer must provide a new valid and complete document as soon as possible, failing which his Account may be suspended or blocked. Once the Account has been Validated, certain information cannot be modified without a specific procedure communicated by the support service to the Customer and on presentation of supporting documents.

The Customer's bank account details and cryptocurrencies delivery addresses are also sensitive data. Their modification is subject to a specific procedure described on the Website or communicated by the Support service.

Securing the Customer Account on the Website

It is imperative that the Customer himself protects his account at least with a password prior to any Deposit, Purchase with delivery into the Crypto Account. It is recommended to the Customer to set up the 2FA on his Customer Account in order to be able to secure his information, carry out Transactions, Keep and Withdraw cryptocurrencies from the Website. COINHOUSE may require prior activation of the 2FA or Connection Check for certain operations. See Article 3 on *Computer Security Risk Warning*.

Deleting a Client Account

A Customer may request at any time to delete his Customer Account, validated or not, by informing the support department by email. COINHOUSE will accede to this request within a reasonable period of time and in accordance with the provisions of Article 23, except if the Customer Account is blocked or suspended for suspicion of fraud or for reasons related to the LCB-FT, or if the Balance of at least one Customer Crypto Account is strictly positive.

Double Account and cases of married, pacsed or cohabiting Clients

A Customer Account is strictly personal and is created for the sole use and destination of the Customer. A Customer may provide supporting documents relating to himself and his spouse, cohabitant, partner. The Account must, however, be opened in the name of one and only one person and Coinhouse cannot be held responsible for any consequences related to the sharing of connection identifiers, means of payment and computer equipment and security systems between the Client and his/her spouse, cohabiting partner. A Customer may open both a Consumer Customer Account and a Legal Entity Customer Account provided that they have two different login email addresses and use separate payment methods specific to each Customer Account.

Death, disability, incapacity of the client, enforcement of a court order

In the event of the death, disability or incapacity of the Client or by court order, the Client Account may be transferred to a rightful claimant upon presentation of supporting documents, after agreement of the Compliance and Risk Management Department and if the rightful claimant meets the criteria for having a validated Client Account. If applicable, the Cryptocurrencies of Crypto Accounts will be sold by COINHOUSE and the proceeds of the Sale will be paid to the rightful owner or in the absence of a Crypto Account, the Account will be deleted. A minimum charge of 250 euros may be applied.

10.5. Limits on Transactions, Retention and Withdrawals

Minimum amount

COINHOUSE reserves the right to modify at any time without notice the minimum value in Euros of the Gross Purchase Amount, the minimum quantity of Cryptocurrency to be Withdrawn and/or the Net Sale Amount or the quantity of Cryptocurrency to be Sold. These amounts are communicated in article 11 of the GTC, on the Website and at the Coinhouse Store and by the Customer Managers. There is no minimum amount for a Deposit.

Maximum Amount and Setting of Limits

COINHOUSE allows a Customer to Buy or Sell, to have Cryptocurrency Deposits made, to keep, and to make Cryptocurrency Deposits with no theoretical maximum amount limit as long as the Customer is able to prove the origin of the funds (in legal currency or in Cryptocurrency) at the origin of the operation and only if the Compliance and Risk Management Department has given a favourable opinion on the operation, following the analysis of the documents, of any Customer Questionnaires and more generally of the information transmitted by the Customer.

Purchase and Sale Limits can then be set over a period of 365 sliding days, per day, over a given period or without time limit. The value of the Limits corresponds to the cumulative amounts of all transactions carried out during the period. Purchase Limits may be different depending on the payment method.

The Customer is informed of this via the Website or by a Customer Service Representative.

Case of Cryptocurrencies preserved

No Limit is applied to the Net Sales Amount in the case of the Sale of Cryptocurrencies held in a Customer's Crypto Account. COINHOUSE may require the Customer to Withdraw its Cryptocurrencies if their value expressed in Euros exceeds a threshold set by COINHOUSE. In this case, COINHOUSE informs the customer with 30 days notice and can propose a custody solution better adapted to his needs.

Case of Withdrawal

There is a minimum amount for a Withdrawal. This is permanently communicated on the Website, at the Coinhouse Store and by the Customer Managers.

A daily Withdrawal limit may be imposed on the Website for a given Crypto Account, in order to protect the Customer from possible risks of security failures. In this case, the Customer is informed and a procedure, which involves enhanced authentication, is communicated to the Customer in order to lift this Limit.

10.6 Different levels of Customer Account and limited access to services for certain Accounts

In order to facilitate the customer journey, COINHOUSE offers different levels of Customer Account based on Purchase Limits, Sale Limits from an External Wallet and on a restriction of access to its services on the Website.

- In the case of an Account opened from the Website, the first level allows Purchases to be made according to the Limits displayed on the Website, but does not allow Sales from an External Wallet. For an Account opened at the Coinhouse Store allowing access to the Account online, the Client has direct access to the second level conditions detailed below but may, depending on his nationality or country of residence, not be able to access the services on the Website, and therefore the Custody, Deposit and Withdrawal services.
- The second level allows Sales from an External Wallet and Purchases within a cumulative Limit of 10,000 euros per period of 365 sliding days.
- The third level allows the setting of Buying and Selling Limits (from an External Wallet) of Cryptocurrencies that are individualized and specific to the customer's needs.
- The fourth level is reserved for Institutional Clients, large companies, public institutions, international clients, individuals or legal entities carrying out Transactions in excess of EUR 100,000. Each Client Account is validated by the Compliance and Risk Management Department.

Important to note :

There is no Limit on the Sale of the quantities of Cryptocurrencies previously purchased through COINHOUSE and put in Conservation.

A level two, three or four Customer Account allows the Customer to access all of COINHOUSE's services on the Website, remotely or at the Coinhouse Store with a Customer Manager.

10.7 Verification and analysis of all Transactions. Withdrawals and Deposits of Accounts Receivable.

Whatever the level of the Customer Account, the Compliance and Risk Management Department, within the framework of its action for the LCB-FT and the prevention of fraud and risks, may decide at any time to modify Limits, block transactions for a period not exceeding 7 working days, prohibit transactions, prohibit the use of certain means of payment.

The questions that COINHOUSE asks the Customer allow him to get to know him, to better understand his motivations and to remove any doubt about the conditions under which he carries out an operation. COINHOUSE is subject by regulation to the obligation to ask regulatory questions.

In the absence of a satisfactory response and cooperation from the Client,

- In the case of a Transaction or Deposit, COINHOUSE will cancel the operation and refund the Customer by deducting Intervention Costs and any other losses incurred by COINHOUSE as specified in the definition of a Purchase or Sale.
- In the case of a Withdrawal, COINHOUSE will refuse the Withdrawal.

The supporting documents required by the Compliance and Risk Management Department include, but are not limited to, the following:

- Additional identity documents (passport, driving licence, civil status, visa) ;
- Communicate as quickly as possible any change in your financial or professional situation;
- Proof of the origin of the funds (bank statement, savings statement, tax notice, pay slip, notarised documents attesting to a sale, bank certificate, etc.), and in the event of a Sale or Deposit: cryptographic addresses enabling the dates of acquisition of the Cryptocurrencies to be determined, proof of purchase, proof of mining, etc.);
- Attestation by the Client certifying that he has full knowledge of the facts and that he is requesting a Withdrawal at a given cryptographic address;
- Bank certificate validating the means of payment used;
- Documents related to the legal entity: company accounts, bank statement, bank certificate, ...
- Customer Questionnaire ;
- Disclaimer.

10.8. Suspension or blocking of a Client Account

A Client Account may be suspended or blocked by the Compliance and Risk Management Department at any time for related reasons:

- to the procedure of knowledge of the Customer;
- to the LCB-FT;
- at the express request of the competent authorities, Tracfin or the judiciary ;
- Non-compliance with these Terms and Conditions, in particular the provisions relating to the Means of Payment (including the use of a VPN by the Customer);
- in the absence of a valid reply from the Customer within a maximum of 7 working days to requests for proof of his KYC or a Transaction, Withdrawal or Deposit;
- the legitimate suspicion that the Client is a victim of fraud, theft, cyber attack, extortion, manipulation, violence, blackmail or that he is unable to assess the risks associated with the Investments;
- due to behaviour attributable to the Customer (insults, threats,...).

A suspended or blocked Client Account will not be able to make Transactions, Withdrawals, Deposits and access the Services temporarily or permanently.

COINHOUSE can in no way be held responsible for the consequences of any nature whatsoever related to the blocking or suspension of a Client Account.

10.9. Modification of a Delivery or a Withdrawal

A Delivery on an External Wallet or a Withdrawal once made by COINHOUSE cannot be modified, these operations being irreversible and under the responsibility of the Client.

10.10. No withdrawal period

Pursuant to the provisions of Article L.221-28, 2° of the French Consumer Code, a Transaction does not give rise to a right of withdrawal for the benefit of the Customer insofar as it concerns the "supply of goods or services whose price depends on fluctuations on the financial market beyond the control of the professional likely to occur during the withdrawal period".

11/ PRICING

The rates charged by COINHOUSE on all its commercial offers are as follows:

TRANSACTIONS AND CHARGES		ACCOUNT TYPES		
		CLASSICAL	PREMIUM*	PLATINUM *
NON-REFUNDABLE ANNUAL SUBSCRIPTION		Free	468 € INCL. VAT	On quotation
PURCHASE (per transaction)	by Credit Card	3,49%**	3,49%**	3,49%**
	by bank transfer (recurring or occasional)		2,49%**	2,49%** degressive above 100 000 Euros
DIGITAL ASSET CONVERSION (per transaction)		1,99%**	0,99%**	0,99%**
SALE (per transaction)		3,49%**	2,49%**	2,49%** degressive above 100 000 Euros
ADDITIONAL COSTS IN CASE OF RECURRING PURCHASES		Free	Free	Free
DIGITAL ASSET REPOSITORY		Free	Free	Free
DIGITAL ASSET RETIREMENT		Maximum between 1.25 Euros and the { Minimisation Charge + Minimum between the value in Euros of the quantity of Cryptocurrencies withdrawn multiplied by 0.1% and 10 Euros }.		
DIGITAL ASSET CUSTODY		Free	Free	Free
INTERVIEW AND SUPPORT BY AN EXPERT ADVISOR		On request: from 100 Euros (incl. VAT) per consultation	included	included

ACCESS TO MARKET ANALYSES AND RESEARCH NOTES	On request	included	included
OPERATION AT THE COINHOUSE STORE	14.90 Euros including tax per transaction	included	included
TRAINING ON ACTIVE CRYPTO AND BLOCKCHAIN	On request	On request	On request
RESPONSE COSTS	MINIMUM 30 Euros incl. VAT	MINIMUM 30 Euros incl. VAT	MINIMUM 100 Euros incl. VAT
MANAGEMENT EXPENSE	N/A	See special conditions	See special conditions
MINIMUM PURCHASE AMOUNT	20 EUROS	20 EUROS	20 EUROS
MINIMUM SALE AMOUNT (in Euro equivalent)	20 EUROS	20 EUROS	20 EUROS

Notes :

* rates valid for accounts created after February 3, 2020. Accounts created before keep the previous pricing until the end of their subscription.

** minimum amount of 2 euros per purchase, sale and conversion transaction. For details on the application of the Fee, see section 11.2 below.

11.1 Information on the Price of Cryptocurrencies

The Prices of Cryptocurrencies that may be the subject of a Transaction by COINHOUSE are communicated to the Customer on the Website or at his request during a Transaction with a Customer Manager or at the Coinhouse Store.

11.2 Calculation of Transaction and Response Fees

The Fees or Commission rates are set out in section 11 of the GTC and in the "Coinhouse Store" shopping area.

- At Purchase, the Purchase Charges are determined by multiplying the Commission rate by the Gross Purchase Amount (as defined in Article 12) divided by (1 + Commission rate), the Commission rate being expressed as a percentage.
- At the Sale, the Selling Costs are determined by multiplying the Commission rate by the quantity of Cryptocurrencies sold and by the Cryptocurrencies Price fixed by COINHOUSE at the time of the Sale Compensation.

A fixed part payable in euros may be added to the above calculation.

The parameters (Commission rate and fixed part) depend on the nature of the business relationship between COINHOUSE and the Client (e.g. Premium and Platinum Account, Platinum or not), on the method by which the Transaction is carried out (e.g. at the Coinhouse Store or on the Website) and on the means of payment used.

In the event of an error attributable to the Customer (sending of the wrong amount in Euros or in Cryptoassets, exceeding the authorised Transaction time limit, use of an unauthorised means of payment, absence of wording in the transaction, irregularity of the Account), COINHOUSE may apply an Intervention Fee per Transaction, which is added to any fixed part of the Fees.

11.3 Communication of the Price of a Cryptocurrency. Guaranteed and non-guaranteed price

The price of the Cryptocurrency and the final amount of the Fees are fixed and communicated to the customer:

- In case of Purchase: at the time of confirmation by the Customer of the payment of the Gross Purchase Amount or the total amount of Cryptocurrencies to be acquired.
- In case of Sale: at the time when the Customer is asked to send the exact quantity of Cryptocurrencies to be sold to the address provided by COINHOUSE in the case of a Sale from an External Wallet and at the amount of the Customer's confirmation of his Sale if it is made from the Crypto Account.
- In case of Conversion of Cryptocurrencies: The Fee is calculated by converting into Euros, at the applicable cryptocurrencies Rate (which may be expressed in BTC), a quantity equal to X percent (X%) of the total quantity of cryptocurrencies that the Customer wishes to convert. X being indicated on the Website and at the Coinhouse Store. Fees may also be expressed in BTC or ETH. The Fees and Price are then indicated after the payment has been made by the Customer.

The price is guaranteed:

- in case of Sale, Purchase by bank transfer or credit card initiated and finalized by the Customer from the Website ;
- in the case of Purchase by bank transfer with the help of a Customer Service Representative, at the request of the Customer, who can confirm the order himself or cancel it within 72 hours ;
- in case of Sale, Purchase by credit card at the Coinhouse Store or through a Customer Service Representative;
- If specified in the specific terms of the Operation;

for any Customer with a validated, non-suspended and non-blocked Account, complying with the procedures described in Article 12 (in particular the time limit for payment and for sending Cryptocurrencies) and the GTC.

Price is not guaranteed:

- In case of automatic recurring payment of Cryptocurrency Purchase or Recurring Sale ;
- In the event of a Transaction involving a Cryptocurrency that is not offered for automatic Purchase/Sale (on a date other than BTC, ETH, LTC) on the Website ;
- In case of Cryptocurrency Conversion ;
- In case of Purchase by bank transfer through an Operator or a Customer Service Representative, unless expressly requested by the Customer;
- In case of Purchase by bank transfer if the Customer cannot access his Customer Account on the Website ;
- Following a modification of the Transaction following a request or an error attributable to the Client, non-compliance with the GTC, in particular with the procedures in Article 12, suspension of the Account or its blocking by the Compliance and Risk Management Department;
- In case of cancellation of the Operation by the Client ;
- In case of Technical Failure or Major Force.

11.4. Absence of VAT on Transaction Costs

Costs relating to the purchase, sale or conversion of Cryptocurrencies are not subject to VAT (Art.261 C of the CGI - CJUE, 22.10.15, C264/14).

11.5 Calculation of Mining Costs

The Mining Charge applies only when :

- of a Purchase with Delivery on the Customer's External Wallet;
- of a Withdrawal.

COINHOUSE will invoice the Customer for the full amount of the Mining Charges. They are determined by using the information provided by the Wallets (in units/Bytes) multiplied by the size of a standard transaction and by the Cryptocurrency Price.

11.6 Deposit pricing

The Deposit of Cryptocurrencies by a Customer into his Crypto Account is free of charge.

11.7 Conservation Pricing

The Storage of a quantity of one or more Cryptocurrencies by a Customer in his Crypto Account is a free service unless otherwise stated.

The calculation of the Preservation Costs is set out in Article 11 of the GV. The Preservation Costs are subject to French VAT according to the legislation in force.

11.8. Withdrawal Pricing

The Withdrawal of Cryptocurrencies by a Customer from his Crypto Account is a fee-based service, unless otherwise specified, charged an amount equal to the Withdrawal Fee which includes the Mining Fee.

The Withdrawal Fees are calculated by deducting a percentage as communicated in article 11, on the Website, at the Coinhouse Store or by a Customer Service Representative, from the gross quantity of Cryptocurrency withdrawn by the Customer.

11.9 Subscription Pricing

Access to the Premium and Platinum services is subject to the payment of an annual subscription.

This subscription can be paid on an annual or multi-annual basis. The payment corresponds to a firm commitment on the purchase of the services by the Customer, it being specified that each additional commitment period allows the Customer to benefit from commercial reductions on the tariff, at the discretion of COINHOUSE.

Access to the Premium and Platinum Services, including the application of the Premium or Platinum Tariff, is conditional upon payment of the subscription and ends as soon as payments are stopped or at the customer's request. When it ends at the customer's request, the subscription is continued until the end of the last commitment period.

12/ Purchase and Sale Procedures

12.1. Purchase Procedure

The Purchasing procedure consists of the following steps:

1) Communication by the Customer of the following information :

- i) method of payment for the Purchase (only payments by credit card or bank transfer are accepted) and Cryptocurrency to be purchased (it being understood that this cryptocurrency is sold by COINHOUSE),
- (ii) selection of the Mode of Delivery (hereinafter the "**Mode of Delivery**"),

iii) the total amount in euros to be paid (hereinafter the "Gross Purchase Amount"), which is the Purchase Amount after deduction of the Purchase Costs and the Mining Costs (hereinafter the "**Purchase Amount**"). The Customer can indicate a quantity of Cryptocurrency to be purchased and in this case, the system automatically determines the Gross Purchase Amount.

The Gross Purchase Amount is subject to a minimum fixed by COINHOUSE at the time of Purchase, and may, if necessary, be subject to a maximum amount.

2) Communication by COINHOUSE of the Price of the Cryptocurrency and the Customer's Purchase Limits which depend on the Customer Account data, his Transaction history and the payment method used. The Customer may request an increase in his Purchase Limits from the COINHOUSE Staff or via the interface of the Website. COINHOUSE implements the necessary means to accede to the Client's request and may ask for supporting documents and additional information relating in particular to the origin of the sums necessary for the payment of the Gross Purchase Amount.

4) Acceptance by the Client of the GTC (which can be consulted by clicking on the link) by ticking a box provided for this purpose through the interfaces of COINHOUSE's computer systems or by signing the paper Questionnaire ;

5) In the case of a Purchase of certain Cryptocurrencies and at the initiative of COINHOUSE, COINHOUSE will communicate to the Customer an information note on the cryptocurrencies informing him of the specificities of this cryptocurrencies and the risks associated with its Purchase. The Customer must then certify that he is aware of this information.

At the simple request of COINHOUSE or in the event that the Gross Purchase Amount exceeds a sum in euros, which added to the Transactions carried out by the Customer in the 365 days preceding the Purchase, is greater than or equal to 10,000 euros, the Customer shall complete a Customer Questionnaire provided by COINHOUSE. After analysis of the answers to the Questionnaire provided by the Customer, COINHOUSE may ask the Customer for supporting documents in accordance with the LCB-FT provisions and the GTC, and may refuse the Purchase, even if payment of the Gross Purchase Amount has been made. Failure to reply to a Questionnaire within 72 hours of its communication will result in the cancellation of the Purchase. COINHOUSE must inform the Customer of its request for a Customer Questionnaire or supporting documents prior to its acceptance of the Purchase.

6.1) In the case of a Purchase accompanied by a Customer Manager :

- For a purchase by credit card with a guarantee of the purchase price or the quantity of Cryptocurrency :

- a. Communication to the Customer by the Customer Manager of the Price at a "time t0" of the Cryptocurrency fixed by COINHOUSE ("the Price T0") and of the quantity of cryptocurrencies to be received if the Purchase was made at "time t0" calculated by offsetting the Purchase Amount against the Price T0 ("the Quantity Q0"). Disclosure of Estimated Mining Charges and Fees ;
- b. Confirmation by the Customer of the Purchase order within a **maximum period of 2 minutes following the "time t0"**;
- c. Acceptance by our credit card payment service provider (by issuing a receipt by the electronic payment terminal) of the payment of the Gross Purchase Amount by a credit card in the name of the Customer, valid and accepted by COINHOUSE within a **maximum period of 5 minutes after "time t0"**. Beyond this period, the Purchase transaction is considered "expired" and is cancelled. **Once the payment is validated, the Purchase is not cancellable;**
- d. Delivery of the Quantity Q0 of cryptocurrencies according to the Delivery Mode indicated by the Customer. Delivery is generally made in less than 1 hour and within a maximum of 72 hours.

- For a Purchase of a cryptocurrency without guarantee of the Purchase Price or the quantity purchased of the cryptocurrency (whatever the means of payment) :

- a. The Customer Manager informs the Customer of the Price at a "time t" of the cryptocurrency and informs the Customer that once the Gross Purchase Amount has been validated and paid, the Delivery of the cryptocurrency will take place within a maximum period of 72 hours without any guarantee of the Purchase Price or of the purchased quantity of the cryptocurrency, unless otherwise specified and Specific Conditions, which may therefore differ from the one communicated at "time t" due to the extreme volatility of the cryptocurrencies Prices and the time necessary for the processing of the transaction by COINHOUSE ;
- b. The Customer Manager informs the Customer of this risk and the volatile nature of the Prices. The Customer is free to refuse the Purchase transaction and it is cancelled without charge;
- c. The operator communicates the amount of the Charges, as the Mining Charges cannot be estimated;
- d. If the Customer acknowledges this risk and accepts it as well as the amount of the Fees by confirming the Purchase order and accepting the GTC, the transaction continues and the Customer proceeds to payment. For payment by SEPA transfer, COINHOUSE will communicate its bank details ("the COINHOUSE Bank Account") and the exact instructions. The transfer of the Gross Purchase Amount must be received on the COINHOUSE Bank Account within a maximum period of 8 days, after the day corresponding to "time t". The payment of the Gross Purchase Amount by credit card in the name of the Customer or transfer from his bank account must be validated and accepted by COINHOUSE.
- e. Delivery according to the Delivery Mode proposed and chosen by the Customer of the quantity of cryptocurrencies calculated following the Offsetting of the Purchase Amount using a Price fixed by COINHOUSE at the moment when COINHOUSE carries out the purchase of the quantity of cryptocurrencies for its own account. Delivery is made within a maximum of 72 hours. Once the payment has been validated, the Purchase is not cancellable.

6.2) In the case of a Purchase on the Website :

- For a purchase of cryptocurrencies by credit card :

- a. Communication to the Customer on the Website of the Price at a "time t" of the cryptocurrencies ;
- b. The Customer indicates the Gross Purchase Amount and the purchase interface of the Website indicates the quantity of cryptocurrencies to be received (or vice versa) calculated on the basis of the Price of the cryptocurrencies set at maximum every 30 seconds;
- c. The Customer saves the parameters of the Purchase transaction by clicking on "CONTINUE";
- d. The quantity of cryptocurrencies to be received "Quantity Q1" is calculated by offsetting the Purchase Amount using the Price fixed by COINHOUSE at the time the Customer pressed "CONTINUE". Communication to the Customer of the Quantity Q1, the Price of a purchased cryptocurrency unit as well as the Mining/Fees; validation of the GTCs by the Customer ;
- e. The Customer then has a maximum period of 10 minutes to make his payment, confirmed by "3D-secure", using a nominative bank card, valid and accepted by COINHOUSE. Beyond this period, the Purchase transaction is indicated as "expired" and is cancelled. The Customer must not use a VPN for the connection, as payment may be refused;
- f. Delivery of Quantity Q1 according to the Delivery Method indicated by the Customer. Delivery is generally made in less than 30 minutes and within a maximum of 72 hours.

- For a Purchase of cryptocurrencies by bank transfer

- a. Communication to the Customer on the Website of the Price at a "time t" of the cryptocurrencies ;
- b. The Customer indicates the Gross Purchase Amount and then clicks on "CONTINUE".
- c. COINHOUSE communicates the amount of the Fee. The Customer validates the parameters of the Purchase transaction and the GTC ;
- d. The Purchase order is then recorded and COINHOUSE will communicate the COINHOUSE Bank Account and the exact instructions allowing the Customer to make the bank transfer, in particular the indication of a code to be put in the wording of the transfer beginning with "CNHS xxxxxx". The Customer is free to cancel his Purchase order at any time as long as the transfer of the Gross Purchase Amount has not been received on the COINHOUSE Bank Account;
- e. Once the payment of the Gross Purchase Amount has been received on the COINHOUSE Bank Account with the instructions correctly indicated within a maximum period of 8 working days after the day

corresponding to "time t", COINHOUSE proceeds to the verification of the transaction and the information of the Customer. This validation may take a maximum of 72 hours, unless the Customer is notified (by email) of an anomaly or if COINHOUSE is unable to attribute the transaction to the Customer (for example: absence of the wording "CNHS xxxx" or Customer/Operation not identifiable); in this case, the transaction is suspended for a maximum of 30 days. An Intervention Fee may be charged to the Client.

- f. The validation of the Purchase transaction by Coinhouse triggers a notification (by email) to the Client to inform him that he has 72 hours to finalise the transaction himself or to cancel it free of charge. In case of cancellation, the reimbursement of the Gross Purchase Amount is made within 7 working days. During this 72-hour period, the Customer can connect to his Customer Account and definitively validate the Purchase. The quantity of cryptocurrencies to be received is calculated by offsetting the Purchase Amount using the Price of the cryptocurrencies fixed by COINHOUSE at the time the Customer carries out the validation. Information on the Price of a unit of cryptocurrency, the quantity purchased, the various fees and the Gross Purchase Amount are communicated to the Customer. COINHOUSE then proceeds to the Delivery according to the Delivery Method indicated by the Customer of the quantity of cryptocurrencies. Without any action by the Customer at the end of a 72-hour period, the Purchase transaction is automatically finalized at the Price of the cryptocurrencies fixed by COINHOUSE at the time the period expires.

7) Sending to the Customer at his login email address an invoice detailing the operation and in particular the Gross Purchase Amount, the Purchase Amount, the quantity of cryptocurrencies purchased (which may be expressed in BTC or ETH in the case of cryptocurrencies other than BTC, LTC and ETH), the Fees and the Mining Fees. This information is also displayed in the Transaction history accessible from his Client Account.

General Provisions Applicable to a Purchase and Limitation of Liability Clauses

COINHOUSE cannot be held responsible for a refusal of the Transaction by COINHOUSE and its consequences, due to the receipt of an amount different from the Gross Purchase Amount, incomplete or erroneous instructions in the wording of the bank transfer, the use by the Customer of means of payment (bank card or bank account) not belonging to him or impossible to associate to his Customer Account or for reasons justified by his Compliance and Risk Management Department due to the Customer's KYC or the LCB-FT.

In the event that a Client refuses to answer a Client Questionnaire or as long as COINHOUSE has not validated a Purchase, while the Client has proceeded to the payment of the Purchase Amount, the Client will be reimbursed after deduction of any losses possibly suffered by COINHOUSE due to the difference in the Price in the event that COINHOUSE has already proceeded to the Compensation of the Purchase Amount.

COINHOUSE is under no obligation to execute an expired or cancelled Purchase. A Purchase that has not been validated, not paid, or partially paid by a Customer will be deemed cancelled and will not be carried out by COINHOUSE. In the event of cancellation of the Purchase after receipt of the Gross Purchase Amount, the Customer will be refunded the Gross Purchase Amount less the Intervention Costs, by bank transfer within a maximum period of 20 working days without possible compensation.

If a Purchase has not been completed within 360 days for a reason attributable to the Customer, the Gross Purchase Amount sent will be returned to the Customer at the Customer's request, after deduction of the Intervention Costs increased by 10% per day from the 361st day.

12.2. Sales Procedure

The Sales procedure is broken down into the following steps:

- 1) If the Sale is carried out on the Website from the Customer's Crypto Account, COINHOUSE may require that the Customer's 2FA be activated before the sale or the Connection Verification is carried out. The Customer will then have to fill in the code provided to enable dual authentication. In this case, the Customer will not be able to choose to transfer the Net Sales Amount to a new bank account if the Customer's IBAN and BIC have not been previously filled in by following the instructions provided on the Customer Account and answering any additional security questions.

2) Communication by the Customer of the following information :

- i) IBAN and BIC code of the Customer's bank account opened in its own name in a banking institution in the SEPA zone to which the net amount in euros to be received will be paid (hereinafter the "Net Sales Amount"),
- ii) nature of the cryptocurrencies to be sold,
- iii) the exact quantity of cryptocurrencies to be sold ("QV Quantity") QR Net Sale Amount. Once one of the two values is set by the Customer, the other is calculated by COINHOUSE using the Price of the cryptocurrencies sold.

The Net Sale Amount is subject to a minimum fixed by COINHOUSE at the time of the Sale and may be, if necessary, subject to a maximum amount: the Sale Limits.

These Selling Limits depend on the Customer's Account data, its Transaction history, whether the Sale is made from the Customer's Crypto Account or from an External Wallet. The Customer may request an increase in his Sales Limits from the support service or COINHOUSE's staff. The Compliance and Risk Management Department implements the necessary means to comply with the Client's request and may ask the Client for supporting documents and additional information.

At the request of COINHOUSE, in the event that the Net Sales Amount for a given cryptocurrencies exceeds a certain amount, the Customer must complete a Customer Questionnaire provided by COINHOUSE. After analysis of the answers to the Questionnaire provided by the Customer, COINHOUSE may ask the Customer for supporting documents in accordance with the LCB-FT provisions and the GTC, and may refuse the Sale by justifying its reasons, even if the Customer has delivered his cryptocurrencies to the address of the Portfolio communicated by COINHOUSE. Failure to reply to a Customer Questionnaire within 72 hours after it has been sent will result in the cancellation of the Sale.

If the Customer has not reached his Sales Limits and a Questionnaire is not requested, the Customer must then click on "Continue" and thus validate the T&Cs by clicking on the link provided for this purpose, to reach the Sales summary page.

3) The information of the Sale is summarized to the Customer (Price of a unit of cryptocurrency, QV Quantity, Net Sale Amount, Fees). Depending on how much time has elapsed since the QV Quantity and the Net Sales Amount were first displayed, one of these two values may be recalculated. The Customer must then click on "Validate". The values may have to be recalculated again if the Customer does not click "Validate" within a short period of time (less than 30 seconds).

4.1) In the case of a Sale from an External Wallet :

- The Customer has a maximum period of 30 minutes to send the final value of the QV Quantity to the Portfolio address communicated by COINHOUSE (by QR Code or by cryptographic address) from its Customer Portfolio and thus validate its Sale. This transfer is carried out under the full responsibility of the Customer. In particular, the Customer must pay the mining costs necessary for the shipment himself;
- Reception and validation by COINHOUSE of the accuracy of the quantity received, which must correspond to the final value of the QV Quantity, and Blockchain analysis of the Customer's Wallet address in relation to LCB-FT and anti-fraud measures. In the event of an error or if the Compliance and Risk Management Department so decides after analysis of the Customer Account information and the funds contained in the External Wallet for a maximum period of 72 hours, COINHOUSE will cancel the Sale. In case of reception beyond 30 minutes, COINHOUSE reserves the right of its own doing either to execute the Sale or to cancel the Sale. In the event of cancellation, the quantity of cryptocurrencies received will then be returned to the address of the Client Portfolio within a maximum period of 7 working days after deduction of the Mining Costs, without any compensation. In such a case, an Intervention Fee may be applied by COINHOUSE.
- In case of validation by COINHOUSE, if the final value of the QV Quantity has been received (i) within a maximum period of 30 minutes, then the Net Sale Amount will be the amount indicated to the Customer during the 30 minutes sending period), (ii) beyond 30 minutes, if COINHOUSE had to execute the

operation, then the Net Sale Amount will be calculated by Offsetting the QV Sale using the Price at the time when COINHOUSE actually carries out the Offsetting.

4.2) In the case of a Sale from the Customer's Crypto Account :

The QV Quantity sold by a Customer cannot strictly exceed the Balance of the Crypto Account from which the Sale is made. COINHOUSE displays to the Customer at least every 30 seconds, the QV Quantity that will be debited from the Customer's corresponding Crypto Account and the Net Sale Amount corresponding to the Sale of the QV Quantity. The Net Sale Amount is calculated by offsetting the Sale of the QV Quantity against the Rate provided by COINHOUSE in this time interval. These values are therefore regularly updated. To finalise the Sale, the Customer must click on "Validate". COINHOUSE then proceeds to the Sale of the QV Quantity which is then deducted from the balance of the Crypto Account.

5) Payment of the Net Amount of the Sale by bank transfer according to the instructions provided by the Customer within a maximum period of 7 working days from the completion of the Sale by COINHOUSE.

6) Sending to the Customer at his email address for connection to COINHOUSE of an invoice detailing the operation and in particular the amount of the Fees and the Net Amount of the Sale. This information is displayed in the Transaction history on the Customer Account interface on the Website.

General Provisions Applicable to a Sale and Limitation of Liability Clauses

Throughout the Sales process and before the Sale is validated by COINHOUSE, COINHOUSE reserves the right to ask a Customer the origin of the cryptocurrencies sold, their date of acquisition and the origin of the funds used for their acquisition. In the event of a response deemed unsatisfactory by the Compliance and Risk Management Department, COINHOUSE will refuse the Sale and will return the quantity of cryptocurrencies received, if it was sent by the Customer, without any compensation.

In the event that a Client refuses to answer a Client Questionnaire or as long as COINHOUSE has not validated a Sale, while the Client has proceeded to the payment of the Net Sale Amount, the Client will be reimbursed less any losses possibly suffered by COINHOUSE due to the difference in the Price in the event that COINHOUSE has already proceeded to the Compensation of the Sale.

The Customer is solely responsible for the use of the address of the Portfolio held by COINHOUSE and communicated by COINHOUSE for the purposes of the Sale, and in particular for the fact of copying this address absolutely identically in the Customer Portfolio application enabling the sending of the exact quantity of cryptocurrencies as indicated by COINHOUSE from the Customer Portfolio to the Portfolio held by COINHOUSE. COINHOUSE can under no circumstances be held liable for damage caused by a Portfolio address error attributable to the Client.

The Customer is solely responsible for communicating his bank details (IBAN). COINHOUSE will in no case be held responsible for the consequences of the communication of erroneous information by the Client concerning his bank details. Confirmation of bank details may be required from the 2FA, Connection Verification or by any other means to ensure that the IBAN is the Customer's IBAN.

If a Sale has not been completed within 360 days for a reason attributable to the Customer, the quantity of cryptocurrencies sent will be returned to the Customer upon request, after deduction of the Intervention Costs of €20 plus 10% per day from the 361st day.

13/ Conservation Service

13.1. Accessibility and duration of validity

The Conservation service is offered to all Customers with a validated, non-blocked and non-suspended Customer Account who can benefit from access to COINHOUSE's services through the Website. This service is offered by CCS on behalf of Coinhouse.

The service can be accessed from the Website by choosing the corresponding Delivery Method when making a Purchase or a Deposit. It may require the setting up of the 2FA, the Connection Verification, as well as the provision of information prior to its use, such as the IBAN and BIC of the Customer's bank account or the provision of one or more Delivery addresses on the Customer's External Wallet.

The service is also accessible at the Coinhouse Store and remotely via a Customer Service Representative, for a Deposit or a Purchase, as soon as the Customer opts for this Delivery Method.

A Customer's Crypto Account Balance is accessible at any time (except in case of Technical Failure) on the Website.

The validity period of the Custody Service for a given Customer is the time until the Balance of each of his Crypto Accounts is equal to zero. However, COINHOUSE reserves the right to set a maximum limit to the value expressed in Euros of the cryptocurrencies held by a Customer and kept in his Crypto-Account. If this threshold is exceeded, COINHOUSE may require the Withdrawal of all or part of the cryptocurrencies with a 30-day notice period and may propose a solution better adapted to the Customer's needs.

13.2 Operation of the service and authorization given to COINHOUSE

COINHOUSE proposes to its Customers to keep their cryptocurrencies purchased or deposited in a Crypto Account specific to each type of cryptocurrencies for which COINHOUSE offers this service.

A Customer's Crypto Account is a position keeping account where the Balance is reflected by the Customer's Crypto-Account. Access to its cryptocurrencies is secured by COINHOUSE. The Customer expressly acknowledges that it does not have direct access to the Portfolios of its cryptocurrencies that it delegates to COINHOUSE.

Access to the cryptocurrencies of COINHOUSE's Customers is ensured by procedures set up and operated by CCS following instructions provided by COINHOUSE. CCS' solutions are based on the most advanced technologies on the market, which consist in protecting access to its customers' cryptocurrencies using private cryptographic keys located on different media and computer systems and in different geographical locations. Except for Special Conditions, the Customer has no direct contractual relationship with CCS, to whom COINHOUSE subcontracts the Conservation service.

The cryptocurrencies of the Customers are kept in separate accounts according to the nature of the cryptocurrencies opened in the name of COINHOUSE at CCS, and can be manipulated by COINHOUSE according to the procedures proposed by CCS. The cryptocurrencies of the Customers are stored in accounts opened for this purpose at CCS and are different from the cryptocurrencies held by COINHOUSE which are kept in separate accounts at CCS. For its part, COINHOUSE ensures that each of its Clients' positions are held in secure databases. COINHOUSE reserves the right to make use of a share of its Customers' Crypto-assets with the objective of financial investments under very strict conditions and with first-rate intermediaries or partners, offering guarantees and insurance covering the risk of loss on the totality of the share invested and for the duration of the investment.

13.3 COINHOUSE's commitments and lack of responsibilities

COINHOUSE undertakes to put the means at its disposal to ensure the security of the cryptocurrencies kept and the security and resilience of these computer systems. COINHOUSE and its service provider CCS have the human and technical means to operate the service.

COINHOUSE cannot be held responsible for the consequences on the Conservation or Withdrawal of a Technical Failure, a case of Force Majeure, an attack on the Client's security of any nature whatsoever, a case of Kidnapping or a ransom demand relating to the Client or his relatives, a cryptolockage, of a computer attack or malevolence on the part of Hackers or of a logical attack or a generic or non generic virus affecting the computer, the messaging system, the telephone or the computer means of the Customer, apart from any attack only on the computer systems specific to COINHOUSE and of which the company has control, of an error, negligence or malicious act attributable to the Customer, of non-compliance by the Customer with the GTC.

13.4. Pricing of the service

If applicable, the Customer must pay the Storage Fee on a daily basis, which is deducted by COINHOUSE directly from the Balance of each Crypto Account of the Customer that is so modified. An invoice is available on a monthly basis in the Customer Account accessible from the Website.

13.5. Fork Management

COINHOUSE cannot guarantee to its Customers the fact of receiving or being credited to their Crypto Account a certain quantity of one or more new cryptocurrencies from the cryptocurrencies Fork initially held at the time the Fork is established.

COINHOUSE will make its best efforts to inform its Clients by e-mail of a major Fork on a cryptocurrencies that it allows to Keep and may offer them to make a Withdrawal of the Crypto Account Balance corresponding to the Fork beforehand so that the Client can manage himself his access to the rights arising from the Fork.

COINHOUSE will also make its best efforts to offer its Customers access to new cryptocurrencies from a Fork if and only if the two following conditions are met :

- the new cryptocurrencies(s) must be supported by the Preservation system in use without technical modification, and
- the new cryptocurrencies must be listed on a reference website (to date: coinmarketcap.com) among the top 20 market capitalisations.

In this case, the Customer may have the new cryptocurrencies delivered to him or have them preserved by COINHOUSE if COINHOUSE is able to offer it. COINHOUSE cannot guarantee the time of access to the Crypto Account or the delivery of the new cryptocurrencies.

13.6. Restitution of cryptocurrencies preserved

The Customer who has stored his cryptocurrencies at COINHOUSE may request their total or partial restitution. This Restitution can be made by Withdrawal or by Sale at the Customer's choice.

COINHOUSE undertakes to return as soon as possible the quantities of cryptocurrencies held in the Crypto Account of a Customer who so requests. Notwithstanding this commitment, COINHOUSE will not immediately return a Customer's cryptocurrencies in the event of one or more of the following events:

- if the Client Account has been suspended, closed or blocked ;
- if the Compliance and Risk Management Department so decides because of the LCB-FT ;
- at the request of a competent authority ;
- if COINHOUSE has legitimate suspicions that the Customer is not the originator of the request for Withdrawal;
- from the Website, if the Withdrawal Limits have been reached;
- in one of the cases of lack of responsibility referred to in 14.3 ;
- if COINHOUSE suffers a cyber attack, is the object of a logical attack, a virus, generic or not, a physical attack on its premises or affecting the integrity of the Operators in the performance of their duties;
- if the Website and more generally the computer systems of COINHOUSE are undergoing maintenance procedures;

- in the case of the provision of certain services on cryptocurrencies which impose a withdrawal period or the carrying out of specific operations by COINHOUSE before proceeding to the restitution of the assets ;
- if the Customer is deceased or no longer reachable.

COINHOUSE will return the cryptocurrencies as soon as the above-mentioned event(s) have been resolved or treated in such a way that the security and responsibility of the Customer and/or COINHOUSE will no longer be at stake.

14/ Withdrawal and Deposit Procedure

Withdrawal and Deposit are offered to Customers with a validated, non-blocked and non-suspended Customer Account who can benefit from access to COINHOUSE's services through the Website. These services are accessible from the Website, as well as at the Coinhouse Store and remotely via a Customer Service Representative, but require the monitoring of a specific procedure.

These services are subject to the same limits and conditions as the Conservation service defined above.

14.1 Deposit

The Deposit differs from a Purchase act whose Mode of Delivery is Conservation. It is not linked to a concomitant Purchase made at COINHOUSE and proceeds from a separate transaction.

Important - Customer Declaration :

The quantity of cryptocurrencies deposited must come from a Wallet belonging to the Customer. By accepting the GTCs, the Customer declares that the cryptocurrencies deposited have been acquired by him legally, that he is the full owner, that they are not subject to any pledge and that they have not been the result of fraudulent activity, money laundering or any activity repressed by law and that they have not been entrusted to the Customer by a third party likely to infringe the same rules. The Customer acknowledges that he is entirely responsible for the consequences of a false, incomplete or erroneous declaration. COINHOUSE will not be held responsible for false, incomplete or erroneous statements made by the Client. At any time, COINHOUSE may ask the Customer to provide evidence of the origin of the deposited Digital Assets.

Online procedure :

The Deposit operation follows the following procedure:

- 1) The Customer must select the "Deposit" option of his Crypto Account corresponding to the type of cryptocurrencies he wishes to deposit.
- 2) Once the Deposit operation has been authorised, the Customer may send by his own means a quantity of the nature of the chosen cryptocurrencies to the Portfolio address provided by COINHOUSE (the "Deposit"). Upon receipt by COINHOUSE and for a period of 72 hours, the Compliance and Risk Management Department reserves the right to block and refuse the Deposit. In the event of refusal, the Deposit is returned to the Customer within a maximum of 7 working days after deduction of the Mining Costs and any Intervention and Preservation Costs.
- 3) Once validated, the Deposit is credited to the corresponding Crypto Account Balance and is available for Sale, Conversion and Withdrawal.

Remotely and for authorized Customer Accounts, the Customer Manager communicates by email the Deposit address or the corresponding QR-code, or displays the QR-code to the customer. The operation is confirmed by email.

Important - claim period :

The Customer undertakes to use only the address provided by COINHOUSE for the Deposit, which may be different at each Deposit. COINHOUSE may have to change addresses regularly or adapt them for needs related to Blockchain technology. In all cases, it is the responsibility of the Customer to inform COINHOUSE via its support service if the Customer should note that it has not been credited with a Deposit within 72 hours after the dispatch. No claim by a Customer will be accepted and COINHOUSE is released from all responsibility and

consequences, related to a claim by a Customer on a Deposit beyond 7 working days after it has been sent. The Customer is solely responsible for its shipment.

14.2. Withdrawal

The Customer is authorized to withdraw at any time all or part of the quantity of a given cryptocurrencies held in his Crypto-Account opened at COINHOUSE, as long as his Customer Account is validated, not blocked and not suspended. The Customer wishing to delete his account must imperatively set his cryptocurrencies Balance to zero (0) so that COINHOUSE can satisfy his request. If the Balance is less than the minimum amount of the Withdrawal, COINHOUSE will charge the Customer 10 euros including VAT payable by bank transfer or credit card to make the Withdrawal and close the Customer Account.

Important - Securing Withdrawal :

Prior to any Withdrawal operation, COINHOUSE may ask the Customer to activate the 2FA on his Customer Account or perform a Connection Verification.

In order to ensure greater security, COINHOUSE recommends and may require the Customer to submit Withdrawals to Daily and/or Weekly Limits. The Customer may lift his Limits by following the procedure communicated by the Support service or a Customer Manager. The purpose of the procedure will be to verify that the Customer is in perfect security and that he is indeed at the origin of the Withdrawal on a Delivery address that he has validated.

Blocking and Denial of Withdrawal :

By decision of the Compliance and Risk Management Department or in the event that COINHOUSE has legitimate suspicions that the Customer is not the originator of the request for Withdrawal, COINHOUSE will block the Withdrawal for 72 hours or failing that, for the time necessary to remove the suspicions. In such a case, the Withdrawal will be refused.

Online procedure :

The Withdrawal operation follows the following procedure:

- 1) The Customer must select the "Withdrawal" option from his Crypto Account and fill in the field with a number corresponding to the gross quantity of cryptocurrencies he wishes to withdraw. The Withdrawal is subject to a minimum amount, to the payment of the Withdrawal Charge and the Mining Charge invoiced in unit of the cryptocurrencies.
- 2) The Customer must provide a Delivery address for which he is solely responsible for the proper communication. Confirmation may be required from the 2FA, Connection Verification or other means to ensure that the Withdrawal address belongs to the Customer.
- 3) Once the Withdrawal operation has been validated, COINHOUSE shall deliver to the Customer the gross quantity of cryptocurrencies (the Withdrawal) from which the Withdrawal Charge and the Mining Charge have been deducted. The Withdrawal then reduces the corresponding Crypto Account Balance. Delivery may take a maximum of 72 hours.

At the Coinhouse Store, the Customer is authenticated by the Customer Manager and communicates by email his or her Withdrawal address if it has not been previously registered. At a distance, the Customer is doubly authenticated by the Customer Manager. The Customer communicates the information by email and the Withdrawal can only be made after a conclusive telephone call made with him. The operation is confirmed by email.

Important - claim period :

The Client undertakes to inform COINHOUSE via its support service if the latter should note that it has not received the Withdrawal at the address of the Portfolio that it has provided beyond a period of 72 hours after confirmation of the Withdrawal operation by COINHOUSE. No claim by a Client can be accepted and COINHOUSE is discharged of all responsibility and consequences, linked to a claim by a Client on a Withdrawal beyond 7 working days after its confirmation by COINHOUSE.

15/ Services on cryptocurrencies

COINHOUSE offers to its Customers who wish so, Services on cryptocurrencies and in particular services of investment nature such as Staking or loan of cryptocurrencies in order to earn interest. The provision of this type of Services on cryptocurrencies may be subject to Special Conditions which must, if necessary, be validated by the Customer. These conditions then specify the services rendered, the expected benefits and the related risks.

In order to offer them, COINHOUSE must sometimes be able to manipulate and use the cryptocurrencies of its Customers and the possible associated rights. This use may result in exposure to a risk of partial or total loss of the funds in cryptocurrencies which would not allow COINHOUSE to respect its commitment of Return to the Customer. The conditions of these services are therefore specifically derogated from paragraphs 13 and 14 above.

15.1 Premium and Platinum Services

The Premium and Platinum Services are support services that are accessible to Customers in return for payment of a subscription (see section 11 above).

The Premium and Platinum Services include the following items, among others

- Access to a Relationship Manager: The Relationship Manager is a Coinhouse employee who accompanies the Client throughout the business relationship. The Client Manager accompanies the Client to invest over the medium and long term and answers the Client's questions on the relevance of certain assets. They may carry out sale or purchase transactions in accordance with the terms and conditions defined in Section 12, either on site at the Coinhouse Store or remotely. Their performance is not subject to any obligation of result but only to an obligation of means, in particular with regard to the performance of the recommended assets. In this respect, COINHOUSE declines all responsibility for the services provided by the Client Managers.
- Access to technical and fundamental analyses on the cryptocurrencies market: These analyses are provided for information purposes only and do not constitute investment advice for Clients.
- Low transaction fees.
- Access to an extended list of cryptocurrencies : The list of cryptocurrencies accessible to Premium and Platinum customers is provided upon request.
- Functionality of recurring and automatic investments by bank transfer.

15.2. Staking

Staking consists of pledging units of cryptocurrencies to participate in the validation process of a given Blockchain, with the aim of obtaining a reward in the form of newly issued units of cryptocurrencies.

The Staking service consists for COINHOUSE to propose to Customers the realization of this activity via dedicated servers operated by COINHOUSE in order to facilitate access.

COINHOUSE customers have two options for Staking :

- the delegation
- the Staking partnership

15.1.1 Delegation

The Delegation is the operation by which a holder of cryptocurrencies signals his willingness to delegate his cryptocurrencies to a validator to carry out validation operations on a blockchain.

COINHOUSE, through its Coinhouse Staking Services, provides a service whereby Customers can delegate their cryptocurrencies to a validation service operated by COINHOUSE.

The Staking is governed by specific Particular Conditions which are available on the COINHOUSE Website in the section dedicated to Staking. Acceptance of these Special Conditions is a necessary condition for the delegation of cryptocurrencies to COINHOUSE.

15.1.2 Partnership

Through the Partnership, a Customer entrusts its cryptocurrencies to the custody of COINHOUSE according to conditions defined in a bipartite contract. The cryptocurrencies are used by COINHOUSE to carry out validation operations of a specific blockchain and collect rewards which are distributed to the Customer according to the terms and conditions defined in the contract.

16/ Cancellation of a Purchase, Sale, Deposit or Withdrawal and time limit for contesting.

16.1. By the Client

The Customer may cancel by right:

- a Purchase in the event that COINHOUSE does not respect the delivery time of the cryptocurrencies of this Purchase;
- a Sale or a Deposit as long as it has not proceeded to the sending of the cryptocurrencies ;
- a Withdrawal as long as he has not confirmed the request after providing the Delivery address.

The Customer has a maximum period of 7 days after payment of his Transaction, completion of the Deposit, confirmation of the Withdrawal or Delivery of the cryptocurrencies to contest or report a problem to support@coinhouse.com or <https://coinhouse.zendesk.com/hc/fr>. Beyond this period, COINHOUSE cannot be held responsible for the consequences of an operation not carried out.

16.2. By COINHOUSE

A Transaction may be cancelled by COINHOUSE by operation of law and without notice in the event of a breach of the provisions of the GTC, and in particular in the event of :

- Legitimate suspicion of COINHOUSE on the true identity or on the means of payment of the Customer;
- Non-respect by the Customer of the provisions on the Means of payment ;
- Absence of response by the Customer within a period of more than 72 hours to questions and requests from the COINHOUSE Compliance and Risk Management Department;
- Non-payment of the Gross Purchase Amount by the Customer ;
- Incorrect delivery address provided by the Customer in the event of Withdrawal or Purchase;
- Non-transfer or erroneous transfer by the Customer of the nature and quantity of cryptocurrency on a Portfolio held by COINHOUSE in case of Sale, Deposit or Conversion of cryptocurrency ;
- Aggressive, criminal behaviour or threats made by a Customer in communications with COINHOUSE.

In the event of cancellation of a Transaction for one of these reasons, COINHOUSE will refund the Customer on the basis of either the Transaction Price or the Price corresponding to the date of refund at COINHOUSE's choice. COINHOUSE may charge Intervention Costs and deduct any losses incurred.

17/ Terms and Means of Payment

COINHOUSE reserves the right at any time and without prior notice to modify the means of payment accepted on its Internet Site, remotely and in its commercial space "*Coinhouse Store*" and in particular the type and country of issue of the bank cards (including prepaid cards) authorized for a Transaction.

The Customer expressly undertakes to use as a means of payment :

- Maximum two different bank cards in the same period, which must be valid and in his name. The Client must have sufficient funds to complete the Transaction;
- A bank transfer from a bank account in his or her exact name, or in his or her own name and that of his or her spouse, partner or partner if his or her family situation so warrants, opened at a banking institution located in the SEPA zone.

All Transactions paid by credit card on the Website must be secured by the "3D secure" system allowing online security and by validation with a "PIN" code for Transactions paid by credit card in the "*Coinhouse Store*" shopping area. The use of a VPN by the Customer is likely to block credit card Purchases on the Website due to the restrictions of the payment provider and COINHOUSE. The Customer is therefore requested not to use a VPN. COINHOUSE cannot be responsible for the consequences of a failure during a Purchase due to the use of the VPN by a Customer.

COINHOUSE reserves the right to verify the personal data communicated by the Client and to adopt all measures deemed necessary to verify the identity of the Client whose bank account is debited. This verification may take the form, in addition to verification of the identity and/or domicile of the Customer, of a request for communication of all banking documents such as an IBAN prior to the validation of the Transaction.

COINHOUSE cannot be held responsible:

- a defect in the means of payment of the Customer and/or the payment system attributable to the Customer and/or the supplier of means of payment used by COINHOUSE.
- the time limit for the return of funds to the bank accounts of the Clients in case of refusal or cancellation of the Transaction by the Client, COINHOUSE or the payment providers of the Client or COINHOUSE.
- the time limit for receipt of bank transfers by the Customer or COINHOUSE.

18/ Tax return

COINHOUSE does not carry out tax declarations on behalf of its Clients. It is the responsibility of the Clients to declare their capital gains and to carry out all necessary and obligatory steps related to the payment of their taxes according to the legislation in force.

19/ Liability and Disclaimer of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, COINHOUSE DISCLAIMS ALL LIABILITY FOR LOSS OF PROFITS, REVENUES, VALUE, PROFITS OR DATA, OR FOR INDIRECT, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES.

The liability of COINHOUSE vis-à-vis the Client shall not be engaged in the event of non-execution or poor execution of the GTC by the Client, in the event of fraud, negligence or error attributable to the Client, in the event of the occurrence of an event of Force Majeure, in the event of Technical Failure or in the event of the occurrence of one or more of the events provided for in 14.3.

The Customer is duly warned of the risks involved in the Purchase, Conversion, Sale, Storage, Deposit and Withdrawal of cryptocurrencies and Services on cryptocurrencies. In this context, COINHOUSE cannot be held responsible:

- the stability of the price of cryptocurrencies, due to their high volatility;
- burglary, theft, extortion, violence, blackmail, fraud, or any other criminal offence suffered by the Customer and which may have led to the loss of cryptocurrencies;
- the loss or theft of the cryptocurrencies in any way whatsoever after their Delivery to the public address indicated by the Customer;
- illicit use of the cryptocurrencies purchased through its services.

COINHOUSE endeavours, as far as possible, to keep the Site accessible 7 days a week and 24 hours a day. Nevertheless, the use of the Site may be temporarily suspended, due to technical maintenance, migration or updates, due to breakdowns or constraints related to the functioning of the Internet or the communication networks used.

The networks on which the data circulate have different characteristics and capacities and are likely to be saturated at certain times of the day, which is likely to affect their download times and accessibility. COINHOUSE cannot be held liable due to a malfunction or impossibility of access to the Site attributable to a third party, to a congestion of the Internet network, to unsuitable equipment of the Client, to a maintenance or updating operation of the Site or to any other circumstance beyond the control of COINHOUSE.

20/ Resolutive clause

The cancellation of a Transaction by COINHOUSE or the deletion of a Client Account by COINHOUSE will be pronounced by the receipt by the Client of an email to the address of the Client Account from COINHOUSE and will be acquired by right without any other formality, in particular judicial.

21/ "Coinhouse Store" commercial space

The space is currently located at 35 rue du Caire 75002 Paris, France ("the Premises"). The Premises are accessible at the times specified in the GTC, the Website and on the accounts of the social networks of COINHOUSE.

Customers or persons wishing to become Customers or mere visitors to this area must behave respectfully towards other Customers and visitors and Staff. In addition, they are not allowed within the Premises to :

- Making telephone calls unless expressly agreed by the COINHOUSE Staff;
- Filming, photographing the premises, recording conversations;
- Offer services similar to those offered by COINHOUSE ;
- To advise Clients or Visitors on Transactions and, in general, to offer any service whatsoever of a commercial nature;
- And more generally to behave in such a way as to interfere with the proper conduct of the Transactions.

COINHOUSE reserves the right to refuse access to its Premises to any Client or visitor who would derogate from the rules listed above or from the present GTC.

COINHOUSE reserves the right to have recourse to the forces of law and order or to a company specialized in security in order to block this access or to force a Client or visitor to leave the Premises. COINHOUSE reserves the right to take legal action and to claim damages for any prejudice of any nature whatsoever from offenders.

22/ Intellectual Property, Trademarks and Photographs

The Internet Site, the brands COINHOUSE, COINHOUSE INSIGHTS, COINHOUSE PREMIUM AND PLATINUM, COINHOUSE PLATINUM, COINHOUSE STAKING, COINHOUSE ENTREPRISE, COINHOUSE CUSTODY SERVICES, ARIZEN, "LA MAISON DU BITCOIN", and the elements reproduced on the COINHOUSE Internet Site consisting notably of photographs, visuals, texts, works, illustrations, drawings, logos and images are and remain the exclusive property of COINHOUSE and are protected by copyright, trademark law and/or patent law. Any use, reproduction and/or any diffusion of these elements, without prior written authorization of COINHOUSE exposes the offenders to legal proceedings.

Consequently, the Client is prohibited from reproducing, representing, extracting and using in any way whatsoever all or part of the brands, logos, of the COINHOUSE Site.

All the photographs on the Website, in particular those illustrating the products, are non-contractual photographs and are provided for illustrative purposes and as examples only.

It is strictly forbidden to record on a computer medium, photograph or film the "Coinhouse Store" commercial space, its Staff and Customers without the express agreement of the general management of COINHOUSE.

23/ Personal Data and Confidentiality

COINHOUSE undertakes to make every effort to ensure the security and confidentiality of personal data in accordance with the legal and regulatory provisions in force.

COINHOUSE undertakes to ensure that only authorized Personnel are authorized to access the Client's personal data. Access to the premises and servers on which the data is collected, processed and archived is strictly limited. Appropriate technical and organizational measures have been taken to prohibit access to any unauthorized person.

The Customer is informed when subscribing to the newsletter and/or to carry out Transactions, Deposits, Withdrawals, that COINHOUSE collects and processes in an automated manner personal data concerning them. More generally, the Customer consents to the application of [COINHOUSE's Privacy Policy](#). The collection and processing of personal data carried out by COINHOUSE in its capacity as data controller within the meaning of the regulation n° 2016/679 known as the General Regulations on Data Protection are necessary for the opening of a Customer Account and the processing of operations, the constitution of customer files and the proper administration of commercial relations between the Customers and COINHOUSE. These data are intended for COINHOUSE as well as its service providers and partners located in and outside the European Union.

The Customer has at any time the right to access, modify, rectify and oppose for legitimate reasons, as well as the right to limit the processing or the portability of personal data concerning him/her, which he/she may exercise by writing directly under signature and attaching a copy of his/her identity document, to :

*COINHOUSE SAS
Customer Service & Support
35 Cairo Street
CS 34581
75081 Paris Cedex 02
France*

The Customer has the right to formulate directives concerning the fate of his personal data after his death, which can be sent to the address indicated above.

The Customer's personal data is kept for the longest period of time necessary to comply with the applicable legal and regulatory provisions.

Most of the information is kept for a minimum of 5 years in accordance with regulatory requirements.

In the event of a dispute relating to the use of his data by COINHOUSE, the Customer is informed that he may refer the matter to the Commission Nationale de l'Informatique et des Libertés.

24/ Customer Service and Support

For any information or question, the customer service and support of COINHOUSE is available:

- in the "Coinhouse Store" shopping area during its opening hours (from 12 noon to 7pm Monday to Friday except on public holidays and as otherwise stated),
- by e-mail at support@coinhouse.com or <https://coinhousezendesk.com/hc/fr>,
- by phone, at +33153009260, from 9:30 am to 7:00 pm, Monday to Friday,
- by mail to COINHOUSE SAS, Customer Service and Support, 35 rue du Caire, CS 34581, 75081 Paris Cedex 02, France.

25/ Litigation - Mediation

In the event of a dispute between a Customer and COINHOUSE, the Customer must inform the customer service department at the contact details indicated in article 23 above or at the following address: support@coinhouse.fr, taking care to specify his contact details and to provide COINHOUSE with any information to enable it to assess the origin and the implications of the dispute.

If the dispute persists, the Customer may contact the European Commission's online dispute resolution service at the following address: <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>

26/ Non-waiver

The fact that COINHOUSE does not avail itself, at one time or another, of any of the provisions of these GTCs shall not be interpreted as a waiver by COINHOUSE of its right to subsequently avail itself of any of the said GTCs, nor shall it be considered as a modification of the GTCs.

27/ Territorial jurisdiction and applicable law

In the absence of amicable settlement and for any dispute relating to these GTC, the competent court will be that of the place of residence of the defendant in France or that of the place of effective Delivery of the cryptocurrencies. In accordance with the provisions of Article R.631-3 of the Consumer Code reproduced below, the buyer, provided he is a Consumer, has several options:

Article R.631-3 of the Consumer Code: The consumer may bring an action either before one of the courts territorially competent under the Code of Civil Procedure, or before the court of the place where he was residing at the time of the conclusion of the contract or the occurrence of the harmful event".

These provisions do not apply to Professional Clients. In the latter case, only the courts within the jurisdiction of the Paris Court of Appeal shall have jurisdiction.

French law is the only law applicable to the interpretation and execution of these GTC by COINHOUSE.

28/ Administrative information

COINHOUSE SAS

Share Capital: €10,000

Address: 35 rue du Caire CS 34581 - 75081 Paris Cedex 02 - France

RCS de Paris 8152 54 545

E-mail: support@coinhouse.fr

Tel : +33 1 53 00 92 60