

Recurring Buy Terms and Conditions

These General Terms and Conditions govern the recurrent buy service (hereinafter referred to as the "**Recurrent Buy**" or the "**Service**"). The Recurring Buy is offered by COINHOUSE to customers of COINHOUSE who have a valid and active, non-blocked and non-suspended Customer Account and who have previously accepted the General Conditions and Conditions of Use of COINHOUSE (hereinafter referred to as the "**T&C**").

If not defined in these General Conditions, terms beginning with a capital letter will have the meaning given in the GTC accepted by the Customer when opening and using his COINHOUSE Customer Account. These General Conditions and the T&C must be read carefully and together by the Customer.

The Customer understands and accepts that by ticking the box accepting these General Conditions, he/she agrees to the operation of the Recurrent Buy service.

1. Object

- 1.1. The Recurring Buy Order allows Customers to schedule one or more future Buys of Crypto-assets by authorising COINHOUSE to initiate recurring transactions in their name and on their behalf in accordance with the recurring Buy plan determined at the time of activation of the recurring Buy plan under the conditions of Article 3 of these General Conditions (hereinafter the "**Recurring Buy Order**"). The Customer's Recurring Buy Order will be made in identical periodic instalments and on the basis of the recurring purchase plan defined when the Recurring Buy Order was activated.

2. Activation of the Recurring Buy Order

- 2.1. To activate the Recurring Buy Order, the Customer must tick the box provided for this purpose when making a Purchase on the Website or on the Mobile Application (hereinafter referred to as the "**Activation**").
- 2.2. It is possible to establish several Recurrent Buy Orders for different Crypto-assets, in accordance with the Limits set out in Article 8.6 of the T&C. It is specified that it is not possible to establish several Recurrent Buy Orders for the same Crypto-asset.
- 2.3. The bank card used by the Customer to activate his Recurring Buy Order must be one of the bank cards that have been communicated by the Customer and validated by COINHOUSE under the conditions of article 10.2 of the T&C. During the Activation, a strong authentication measure may be required to finalise the Activation of the Recurring Buy Order.
- 2.4. The Purchase that is initiated by COINHOUSE after the Activation of the Recurring Buy Order is irreversible and cannot be subject to a right of withdrawal in accordance with Article 8.10 of the T&C.

3. Determining the Recurrent Buy Plan

- 3.1. The recurring Buy plan allows each customer to determine the amount of its Recurring Buys, the periodicity of the recurrence as well as the choice of the Crypto-asset concerned (hereafter referred to as the "**Recurring Buy Plan**").
- 3.2. The amount of Recurrent Buy
 - 3.2.1. The minimum value of a Recurring Buy Order is stated at the time of Recurring Buy Plan Activation including the Transaction Fee.

3.2.2. The amount cannot be increased or decreased without cancelling the Recurring Buy Order under the conditions of Article 6.3 of these General Conditions and activating a new Recurring Buy Order.

3.3. The periodicity of recurrence

3.3.1. The Recurring Buy Order may occur periodically as indicated at the time of Recurring Buy Plan Activation, for example on a weekly basis.

3.3.2. The periodicity selected when determining the Recurrent Buy Plan cannot be changed without cancelling the Recurrent Buy Order under the conditions of Article 6.3 of these General Conditions and activating a new Recurrent Buy Order.

3.4. The choice of the Crypto-Asset concerned by the Recurrent Buy Order

3.4.1. The Recurring Buy Order may be for any Crypto-asset supported by COINHOUSE on the day of the Recurring Buy Order Activation.

3.4.2. The Crypto-asset selected when determining the Recurrent Buy Order Plan cannot be modified without cancelling the Recurrent Buy Order under the conditions of Article 6.3 of these General Conditions and activating a new Recurrent Buy Order.

4. The costs

4.1. The fees for initiating a Recurring Buy Order are set out in the COINHOUSE fee schedule, which can be accessed at any time via this link to the [Coinhouse fee schedule](#). These fees are subject to change at any time without notice.

5. Suspension of the Recurrent Buy Order

5.1. If the balance of the bank account associated with the payment card used for the Activation of the Recurring Buy Order of the Customer is insufficient for the Buy Order to be initiated by COINHOUSE, the Buy Order will be postponed to the next due date of the Recurring Buy Order until the available balance of the bank account of the Customer is again in credit, unless COINHOUSE decides to terminate it at its own discretion under the conditions of article 6.4 (hereinafter referred to as the "**Suspension**").

6. Cancellation of the Recurring Buy Order

6.1. Cancellation due to the expiry of the Customer's credit card

6.1.1. If the Customer's bank card expires, the Recurring Buy Order will be automatically and immediately cancelled and the new bank card must be registered in accordance with Article 17 of the T&C.

6.2. Cancellation at the Customer's initiative

6.2.1. The Customer may at any time decide to cancel his Recurrent Buy Order by clicking on the cancellation button provided for this purpose on the Recurrent Buy page. This cancellation will only be valid for the Recurrent Buy Order occurring at a date later than the cancellation request.

6.3. Cancellation at the initiative of COINHOUSE

6.3.1. The change in COINHOUSE's Crypto-asset offering

6.3.1.1. If during the validity of the Recurring Buy Order, the Crypto-asset selected by the Customer is no longer available for purchase on the COINHOUSE platform, the Recurring Buy Order will be cancelled immediately.

6.3.1.2. COINHOUSE will offer solutions for the Customer to withdraw the Crypto-assets to his Wallet, to convert the Crypto-assets into other Crypto-assets or to sell them under the conditions of Article 8.1 of the T&C.

6.3.2. If COINHOUSE changes the minimum amount of a Crypto Asset selected in the Recurring Buy Plan and this minimum amount is higher than the initial amount of the Recurring Buy Order, the Recurring Buy Orders to be executed after this decision to increase the minimum amount will be cancelled. The Customer will be notified of the cancellation by email.

6.4. Suspension or cancellation at the discretion of COINHOUSE

6.4.1. COINHOUSE reserves the right to cancel or suspend a Recurring Buy Plan at any time by notifying the Customer in writing:

- (i) by decision of the Compliance and Risk Management Department of COINHOUSE
- (ii) as a result of non-compliance with the provisions of the T&C or these General Conditions,
- (iii) due to non-payment,
- (iv) a dispute by the Customer in relation to the Recurrent Buy Plan, a Recurrent Order,
- (v) a Suspension under the conditions of Article 5.1 of these General Conditions,
- (vi) due to a Technical Failure as defined in the T&C, and/or
- (vii) for reasons related to AML/CFT obligations.

6.4.2. COINHOUSE reserves the right to suspend or block a Customer Account if an event referred to in article 6.4.1 of these General Conditions occurs.

6.4.3. COINHOUSE reserves the right to suspend or cancel the Recurring Buy Plan if the Customer's Account is suspended or blocked-in accordance with article 8.9 of the GTC.

6.4.4. COINHOUSE also reserves the right to withdraw the Recurring Buy from its services. This decision will put an immediate end to future recurrences of Recurring Buy Orders by Customers.

6.4.5. COINHOUSE cannot be held responsible for the individual or collective consequences of

- (i) the cancellation or suspension of a specific Customer's Recurring Buy Plan or,
- (ii) the cancellation or suspension of the Service under the conditions of article 6.4.4 of these General Conditions.

7. **Applicable law and jurisdiction**

7.1. The General Conditions are subject to French law.

7.2. The Customer and COINHOUSE agree that any dispute arising from the interpretation or execution of the General Conditions will be subject to the exclusive jurisdiction of the Paris court.

7.3. In the event of a dispute between a customer and COINHOUSE, the customer must inform COINHOUSE of the dispute, giving details of the customer's contact details and providing all information necessary to assess the origin and consequences of the dispute.

- 7.4. In the event of a dispute, the Customer and COINHOUSE will endeavour to find an amicable solution to the dispute beforehand.
- 7.5. COINHOUSE does not have an internal ombudsman service. However, there is a mediator at the AMF: Médiateur de l'AMF -17, place de la Bourse - 75082 Paris Cedex 02.
- 7.6. All disputes relating to the General Conditions shall be submitted to the competent courts of the Paris Court of Appeal.