

Terms of Use

Please read these Terms of Use carefully before creating an account. If you do not agree to all or any of these terms, immediately leave the website.

Introduction These Terms of Use ("Terms") govern the rules and regulations for your use, as an individual or legal entity, of the website aurospace.biz ("Website") and related services ("Services").

The Website is the exclusive property of Aurospace Payments Limited, a company registered in the Province of British Columbia, Canada, under registration number BC1485599, with its registered office at 422 Richards ST, Suite 170, Vancouver, BC, V6B 2Z4 Canada ("Company", "we", "us", "our").

By browsing, accessing, or using the Website and Services, you agree to these Terms. The Terms constitute a legally binding agreement between you, an individual or legal entity, a user of the Website ("User" or "you"), and the Company.

The Company provides access to payment card services in cooperation with third-party partners. The issuance, maintenance, and use of such payment cards are governed by separate policies and terms applicable to the card products.

1. Definitions "Agreement" — These Terms of Use, including all appendices, supplements, and referenced policies such as the Privacy Policy and Fee Schedule. "Account" — A client account opened and maintained by the Company for the purpose of providing the Services, including fulfilling regulatory, AML/KYC, and compliance procedures, and providing the Client with access to the Services via the Website or other approved channels. "AML/KYC" — Anti-money laundering and "Know Your Customer" procedures that the Company applies to verify the identity of its users and prevent illegal activity. "Applicable Law" — All laws, statutes, regulations, and decrees applicable to the provision and use of the Services, including, but not limited to, the laws of Canada and the European Union. "Automated Currency Conversion" — Automatic currency conversion applied to a transaction in accordance with applicable payment system rules. "Auto-Reload" — A feature allowing automatic transfer of funds from linked accounts to maintain a card balance. "Business Account" — An account opened by a legal entity (sole proprietorship, corporation, partnership, etc.) for commercial purposes. "Company" — Aurospace Payments Limited, a Canadian company providing Services through the Website. "Custodial Services" — Services for the secure storage of virtual assets on behalf of users. "Fiat Currency" — Any government-issued currency recognized as legal tender in the relevant jurisdiction. "Force Majeure" — Events beyond the Company's reasonable control that may affect the provision of Services. "Frozen Funds" — Temporary or permanent restriction of access to funds in an account pending investigation. "MSB" (Money Services Business) — An entity providing money services such as currency exchange or money transfers, subject to special regulatory requirements. "Payment Card" — A payment card product that may be offered to eligible users through the Company or its partners, subject to separate policies and terms governing card issuance and use. "Personal Account" — An account opened by an individual for personal, family, or household purposes. "Privacy Policy" — A document describing how the Company collects, uses, and protects your personal data. Available at <https://aurospace.biz/privacy-policy>. "Regulatory Compliance" — Compliance with all applicable laws, regulations, and directives of the Canadian and European Union jurisdictions. "Services" — All services provided by the Company through the Website, as described in Section 4. "Suspended Account" — Temporary or permanent restriction of access to the account and transactions. "Suspicious Activity" — Activity that provides reasonable grounds to suspect money laundering, terrorist financing, fraud, or violation of applicable laws. "Virtual Assets" — Digital representations of value (e.g., cryptocurrencies such as Bitcoin or Ethereum) that may be sold or transferred digitally and may be used for payment or investment purposes.

2. Who Can Be a Client You may use the Website and Services only if you are 18 years of age or older and capable of entering into a binding contract with the Company, and if your use of the Website is not prohibited by Applicable Law. You must provide accurate and complete information upon registration and keep it up to date. We reserve the right to refuse to provide Services to any person at our sole discretion. The Company may refuse services to clients who do not meet our risk profile or fail to provide required documentation and information.

3. Acceptance of Terms and Amendments Any additional terms or documents that may be posted on the Website from time to time are hereby expressly incorporated into these Terms by reference. We reserve the right to amend or supplement these Terms at our sole discretion. We will notify you of any changes by updating the "Last Updated" date of these Terms, and you waive any right to receive specific notice of each such change. Your access to and use of the Website and Services constitutes your agreement to the Terms posted on the Website at the time of access. You are responsible for periodically reviewing these Terms to stay informed.

4. Services Provided The Company provides the following Services in accordance with these Terms. The Company reserves the right to:

- Open and maintain personal and business accounts
- Exchange virtual assets and fiat currencies, where applicable
- Store and administer client funds and digital assets, including fiat balances and virtual assets, in accordance with applicable laws and regulatory requirements
- Facilitate fiat and digital payments and asset transfers
- Issue and maintain fiat payment cards through the Card Issuer

5. Regulatory Status and Client Funds The Company is a Money Services Business (MSB) registered in Canada and operates in accordance with applicable anti-money laundering, counter-terrorist financing, and financial crime prevention requirements, including AML/KYC obligations.

The Company is not a bank and does not provide banking services within the meaning of applicable banking laws.

Client funds held with the Company or accessible through the Services do not constitute bank deposits with the Company. Fiat funds and balances related to payments are held, processed, or safeguarded through third-party regulated financial institutions, including banks, payment institutions, card issuers, or safeguard organizations, in accordance with the applicable regulatory and operational frameworks of such institutions. Fiat funds associated with Client Accounts may be held in segregated or omnibus accounts, depending on the safeguarding model applied by the relevant third-party provider. The Company does not guarantee that fiat funds will always be held in individual segregated accounts and may rely on omnibus safeguarding arrangements managed by its partners where permitted by Applicable Law.

Virtual assets are not covered by safeguarding regimes applicable to fiat funds. Digital assets are subject to technological, operational, and blockchain risks, including but not limited to network congestion, protocol failures, or other blockchain events.

Payment cards, settlement accounts, safeguarding arrangements, and digital asset custody (where applicable) are provided and maintained by independent third-party institutions in accordance with their own regulatory authorizations, contractual terms, and liability frameworks. In the event of the insolvency of the Company or any relevant third-party provider:

- access to digital assets may be delayed, restricted, or irretrievably lost; and
- fiat funds may only be returned after the completion of applicable insolvency proceedings and satisfaction of claims, in accordance with Applicable Law.

The Company provides the Services on a commercially reasonable, best-efforts basis and does not guarantee uninterrupted access, availability, or error-free operation of any Service.

6. AML/KYC Compliance The Company adheres to strict anti-money laundering and counter-terrorist financing ("AML/CFT") standards in accordance with applicable laws and regulatory requirements governing Money Services Businesses (MSBs) and payment service providers, and applies a risk-based approach to client verification and ongoing monitoring.

As part of the onboarding process and continued use of the Services, the Client is obliged to provide accurate, complete, and current information, including, without limitation, the Client's full name, address, date of birth, and valid identification documents (such as a passport or driver's license). The Client is responsible for promptly updating such information in case of any changes.

The Company reserves the right at any time and at its sole discretion to request additional information and documentation for the purposes of:

- verifying the Client's identity;
- assessing the Client's source of funds and source of wealth;
- conducting Enhanced Due Diligence ("EDD") where required;
- complying with applicable AML/KYC obligations, regulatory requirements, and internal compliance policies.

The Company reserves the right to:

- reassess the Client's risk profile at any time;
- require additional or repeated KYC and/or EDD procedures;
- apply new or revised limits, fees, pricing, or other restrictions;
- suspend, restrict, or disable specific Services, features, or functionalities, in whole or in part.

If the Client fails to provide requested information or documentation, provides false, misleading, or incomplete information, or if the Client's risk profile becomes unacceptable, the Company may, without prior notice and to

the extent permitted by Applicable Law: • suspend or block transactions; • restrict or freeze access to the Account or Services; • temporarily or permanently terminate the Client's relationship with the Company. Such measures may be implemented to comply with legal and regulatory obligations, protect the Company, its partners, and other Clients, and prevent prohibited, illegal, or high-risk activity. The Company shall not be liable for any losses, damages, or consequences incurred by the Client as a result of actions taken in accordance with this Section and Applicable Law.

Services are not available to individuals or organizations located in, residing in, or associated with sanctioned or embargoed jurisdictions. The Company applies sanctions regimes issued by OFAC, the EC, the UK, the UN, and other applicable authorities, and may restrict Services based on citizenship, residence, or beneficial ownership.

7. Transaction Monitoring, Account Suspension, and Frozen Funds For regulatory compliance and platform security purposes, the Company conducts ongoing monitoring of all transactions. We reserve the right, at our sole discretion and without prior notice, to: • Suspend or freeze any transaction, account, or funds therein if we suspect fraudulent, illegal, suspicious, or prohibited activity • Conduct investigations of any suspicious activity. During an investigation, access to your account and funds may be restricted • Block or terminate your account in case of violation of these Terms, engagement in prohibited activity, or at the request of law enforcement • Report suspicious activity to relevant law enforcement and regulatory authorities in accordance with Applicable Law

The Company shall not be liable for any losses or damages arising from such actions. Freezing of funds may be carried out without prior notice to the Client to prevent illegal activity and protect the interests of other clients and the platform.

The Company may terminate the relationship with a Client at any time, with or without cause, and without providing reasons, in accordance with Applicable Law.

8. Prohibited Activity You agree not to use the Website or Services for any illegal or prohibited purposes, including but not limited to: • Money laundering, terrorist financing, or any other illegal financial activity • Fraudulent transactions • Violation of any applicable sanctions, export controls, or trade restrictions • Purchase or sale of illegal goods or services • Engaging in market manipulation • Impersonating any natural or legal person

9. Use of Fiat Accounts for Individuals Fiat accounts opened for individuals are intended solely for personal, family, or household purposes. The use of such accounts for business, entrepreneurial, or commercial activities is strictly prohibited, including, without limitation, receiving income as a sole proprietor or carrying out any other registered commercial activity.

The Company reserves the right to verify the nature of transactions conducted through such accounts and, where commercial or entrepreneurial activity is identified, to suspend the account and apply the measures set forth in Section 6 of these Terms.

10. Automated Currency Conversion and Reload When a payment card is used for a transaction denominated in a currency other than the currency of the linked account, the transaction amount may be converted by the applicable payment system in accordance with its rules and exchange rates.

In addition to any foreign currency conversion applied by the payment system, the Company may apply a separate currency conversion fee where the card is linked to an account denominated in a different currency. The applicable conversion fee, if any, is charged in accordance with the Company's Fee Schedule and is applied automatically as part of the transaction settlement process. The Company does not determine, control, or guarantee the exchange rates applied by payment systems or third-party service providers.

11. Fees and Charges The Company may charge fees for certain Services, including but not limited to: • Account activation • Monthly account maintenance (including but not limited to card-related and non-card-related services) • Currency conversion and conversion-related fees • Internal transfers and inter-account transactions • Card issuance, card maintenance, and card payments (including card transactions and card acceptance, where applicable) • ATM cash withdrawals • International and domestic transactions • Account closure • Inactive or dormant accounts • Any other fees applicable to specific Services or transactions All applicable fees are set out in the Company's Fee Schedule, which forms an integral part of these Terms. Fees may vary depending on the type of Service, account type (personal or business), transaction characteristics, applicable payment methods, jurisdictions involved, Client risk profile and risk classification, and other relevant factors, and may be changed by the Company from time to time. Where required by

Applicable Law or internal procedures, applicable fees will be disclosed to the Client prior to the performance of the relevant Service or transaction.

Business Account Opening Fee The Company reserves the right to charge a one-time fee for opening a business account. The amount of such fee will be communicated to the Client prior to the completion of the account opening procedure and will be specified in the Fee Schedule. The Client must expressly agree to the applicable fee before the business account is opened. By using the Services, the Client agrees to pay all applicable fees in accordance with these Terms and the Fee Schedule in effect at the time the relevant Service is provided.

Right of Set-Off and Recoupment The Company reserves the right, at any time and without prior notice, to set off, net, debit, or recoup any amounts due from the Client against any balances held in any Client Account. This includes, without limitation: • Recovery of negative balances; • Chargebacks, returns, refunds, scheme penalties, fines, and network fees; • Fees, expenses, damages, or losses incurred by the Company. The Company may debit any Client Account to satisfy such obligations, even if this results in a negative balance.

12. Promotions, Referral Programs, and Incentives The Company may, at its sole discretion, from time to time offer promotional campaigns, referral programs, incentive schemes, rewards, bonuses, discounts, or other similar benefits (collectively, "Promotions"). Participation in any Promotion is voluntary and subject to eligibility criteria, specific terms, conditions, restrictions, and duration determined by the Company at its sole discretion. The Company reserves the unrestricted right to introduce, modify, suspend, restrict, or terminate any Promotion, in whole or in part, at any time, with or without prior notice, and without any obligation to continue, repeat, or compensate Users for terminated or modified Promotions. The availability, value, form, and timing of any rewards, incentives, or benefits may vary based on the User's jurisdiction, account type, activity, compliance status, regulatory requirements, and other factors determined by the Company. Promotions do not constitute investment advice, a guarantee of profit, a contractual right, or an ongoing commitment by the Company. The Company makes no representations or warranties regarding the availability or continuation of any Promotion. The Company reserves the right to withhold, withdraw, cancel, or claw back any rewards or benefits in cases of suspected abuse, fraud, manipulation, violation of these Terms, or Applicable Law.

13. Risks Associated with Virtual Assets You acknowledge and understand that virtual asset markets are highly volatile, and the value of digital assets can fluctuate significantly. You may incur substantial losses. The Company does not provide investment advice and is not liable for any losses arising from market volatility, changes in law, or other factors beyond our control. Blockchain transactions may be delayed, cancelled, lost, or become impossible due to congestion, incorrect addresses, protocol failures, forks, or delisting. The Company is not liable for blockchain-level events.

14. Account Security, API Access, and Automated Use You are solely responsible for maintaining the confidentiality and security of your account credentials, including your username, password, authentication devices, and any two-factor authentication codes. You agree to immediately notify the Company of any actual or suspected unauthorized access to your account or misuse of the Services. The Company is not liable for any losses, damages, or consequences arising from your failure to secure your account credentials or access mechanisms.

The Company may, at its sole discretion, provide certain Clients with access to application programming interfaces (APIs), automated tools, or other software means of accessing the Services (collectively, "API Access"), subject to prior written approval and compliance with additional technical, operational, and legal requirements.

Unless expressly permitted in writing by the Company, the Client shall not: • access or interact with the Services through automated means, including scripts, bots, crawlers, scrapers, or similar technologies; • engage in data harvesting, data extraction, data mining, or information extraction from the Website or Services; • use automation or programmatic access in a way that interferes with, disrupts, impairs, or attempts to bypass the normal operation, security controls, or access restrictions of the Services; • perform high-frequency, excessive, or abusive requests, transactions, or queries, including actions aimed at testing system limits, exploiting latency, or otherwise creating a burden on the Company's infrastructure; • reverse engineer, decompile, disassemble, or otherwise attempt to derive source code, algorithms, transaction logic, risk models, pricing

logic, or system architecture of the Services; • bypass, disable, or interfere with rate limits, authentication mechanisms, monitoring systems, or security safeguards implemented by the Company.

Any permitted API Access must be used solely for lawful purposes and in strict compliance with these Terms, Applicable Law, payment network and card scheme rules, sanctions requirements, and the Company's security and compliance policies.

The Company reserves the right, at any time and without prior notice, to: • introduce, modify, or enforce usage restrictions, rate limits, or other technical constraints; • suspend, restrict, or revoke API Access, in whole or in part; • block or terminate access associated with automated, bot-driven, or programmatic activity; • take any action necessary to protect the security, integrity, availability, and regulatory compliance of the Services.

The Company is not liable for any losses, damages, service interruptions, or other consequences arising from the suspension, restriction, or termination of API Access or automated activity where such actions are taken in accordance with these Terms or Applicable Law.

15. Intellectual Property All materials on the Website, including text, graphics, logos, and software, are the property of the Company and protected by copyright laws. You agree not to reproduce, distribute, or create derivative works from any materials without our prior written consent.

16. Limitation of Liability TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE TOTAL LIABILITY OF THE COMPANY ARISING OUT OF OR RELATED TO THESE TERMS SHALL NOT EXCEED ONE HUNDRED UNITED STATES DOLLARS (USD 100). YOU USE THE WEBSITE AND SERVICES AT YOUR OWN RISK. THE INFORMATION AND SERVICES ARE PROVIDED "AS IS" WITHOUT ANY WARRANTIES.

17. Indemnification You agree to defend, indemnify, and hold harmless the Company from any liability, expenses, and costs related to your violation of these Terms or your use of the Website.

18. Governing Law and Dispute Resolution These Terms are governed by and construed in accordance with the laws of Canada, with the laws of the Province of British Columbia applicable without regard to conflict of law principles.

Before initiating any formal dispute resolution proceeding, the Client agrees to first attempt to resolve any dispute, controversy, or claim arising out of or in connection with these Terms through good-faith informal negotiations by contacting the Company at support@aurospace.biz.

If the dispute is not resolved informally within a reasonable period, any dispute, controversy, or claim arising out of or in connection with these Terms, including any question regarding its existence, validity, interpretation, performance, breach, or termination, shall, to the extent permitted by Applicable Law, be finally resolved by binding arbitration. The arbitration shall be conducted in accordance with the *Arbitration Act* (British Columbia) and, where applicable, the rules of the British Columbia International Commercial Arbitration Centre (BCICAC) in effect at the time the arbitration commences.

The seat (legal place) of the arbitration shall be Vancouver, British Columbia, Canada, and the language of the arbitration shall be English. The arbitral tribunal shall consist of one (1) arbitrator, unless otherwise required by Applicable Law or agreed by the parties. The award of the arbitrator shall be final and binding and may be enforced in any court of competent jurisdiction.

Nothing in this Section shall preclude any party, and specifically the Company, from seeking temporary, injunctive, or equitable relief from the courts of Canada or any other court of competent jurisdiction where such relief is necessary to protect its rights, assets, systems, confidential information, or regulatory position. Each party shall bear its own legal and arbitration costs, unless the arbitrator determines otherwise in a final award.

19. Force Majeure The Company shall not be liable for any failure or delay in performing its obligations under these Terms due to circumstances beyond its reasonable control, including natural disasters, wars, government actions, Internet failures, or cyberattacks.

20. Tax Obligations You are solely responsible for determining and fulfilling any tax obligations that may arise from your use of our Services. The Company does not provide tax advice.

21. Refund and Cancellation Policy Virtual asset transactions are generally irreversible. Once a transaction is submitted to the blockchain network, it cannot be cancelled or undone by the Company. Refunds for goods or services purchased through the Website are governed by the refund policy of the respective merchant or service provider. The Company is not responsible for processing refunds for third-party transactions. In the

case of unauthorized transactions, you must notify us immediately at support@auospace.biz. We will investigate such claims in accordance with Applicable Law and our internal procedures.

22. Card Expiration and Account Closure Cards issued by the Card Issuer have an expiration date indicated on the card. You must request a card replacement prior to the card's expiration date to continue using card services. You may close your account at any time by contacting us at support@auospace.biz. Upon account closure, you are required to withdraw or transfer any remaining balances. The Company reserves the right to charge an account closure fee or inactivity fee.