

TERMS AND CONDITIONS

Last Modified: 10.10.2023

Mio Pay is operated by (i) Mio Payments Inc. (hereinafter “Mio Pay”, “we” or “us”), a Canadian Incorporated Company with incorporation number BC1333237, located at Suite 2500, Park Place 666, Burrard St., Vancouver, BC, V6C 2X8, Canada, regulated by FINTRAC as a Money Service Business (MSB) with registration number M21336959 and (ii) its partners from time to time.

In consideration for permitting your access to our website and online services and other good and valuable consideration, you agree as follows:

These terms and conditions (the "Terms" or “Agreement”) form a legally binding agreement between (i) you, the account holder, and (ii) us which governs your access to and use of our platform (the "Website" or “Platform”) and our corresponding Android and IOS applications (collectively the "Services").

By using our Services, you, the user ("you", "your" or “Client”), represents and warrants that:

- (i) you are at least 18 years old;
- (ii) you are not a US resident and/or citizen;
- (iii) you are not on any Canadian, United Kingdom, European or US government list of prohibited, sanctioned or restricted persons;
- (iv) you are not resident and/or citizen of a non-supported country; and
- (v) you have read and understand these Terms and agree to be bound by them.

Unless the above representations and warranties are true, you are not permitted to establish an account (an "Account") with us or otherwise use our Services.

If you are using the Website or Services on behalf of, or in the employ of, an organization (corporation, trust, partnership, etc.), you are agreeing to these Terms for that organization and representing and warranting that you have the authority to bind that organization to these Terms. In such a case, "you" and "your" will also refer to that organisation and yourself individually. For greater clarity, both you as an individual and your organisation are legally bound by these Terms which form an agreement between you and us.

1. Duties from Clients

During the onboarding process and at any time during the business relationship, we are entitled to request any type of information or documentation from you or the Client's representative, necessary or useful for the provision of the Services. Such information and documentation include, but are not limited to:

- Personal details,
- Nationality,
- Residency,
- Tax domicile and tax number,
- Occupation,
- Bank account details,
- Source of wealth, together with supporting documents,
- Source of funds, together with supporting documents.

We can also request information and documentation concerning the beneficial owner(s) or controlling person(s), as defined by applicable laws and regulations, in particular anti-money laundering and combating terrorist financing regulations.

You confirm that the information you provide us is true, accurate and complete, and you have not withheld any information that may influence our evaluation of you for the purposes of your registration for an Account or the provision of the Services to you. You undertake to promptly notify in writing and provide us with information regarding any changes in circumstances that may cause any such information provided to become false, inaccurate or incomplete and also undertake to provide any other additional documents, records and information as may be required by us and/or applicable law. You permit us to keep records of such information.

You authorise us to make enquiries, whether directly or through third parties, that we consider necessary to verify your identity or protect you and/or us against fraud or other financial crime, and to take action we reasonably deem necessary based on the results of such enquiries. When we carry out these enquiries, you acknowledge and agree that your personal information may be disclosed to fraud prevention or financial crime agencies and that these agencies may respond to our enquiries in full. Additionally, we may require you to wait some amount of time after completion of a transaction before permitting you to use further Services and/or before permitting you to engage in transactions beyond certain volume limits.

You shall ensure that an event of bankruptcy, legal incapacity, death or declaration of presumed death is communicated to us immediately. Any damages resulting from such occurrence and failure to inform us shall be borne by you.

Failure of the Client to give notice of any objection in due time is deemed a breach of the Client's obligations, including its duty to mitigate damages, and the Client shall bear any resulting damages itself.

Upon establishing an Account, we grant you a non-transferable, non-exclusive license to access the Services in accordance with these Terms. However, we reserve the right to revoke that license and your access to our Services without cause or justification at any time and without advanced notice.

If you establish an Account with us, access to your Account is not transferable and is only intended for you, the individual who established the Account (whether for yourself, or for and on behalf of your organization). As a result, you are not permitted to change the name associated with your Account, nor are you permitted to purchase, deposit or store funds for or on behalf of anyone else. If you wish to change your address registered with us, we will ask you to provide information to verify your address change including such supporting documents as specified on the Platform, or in our correspondence with you.

You are only permitted to hold one Account at a time on our Services. You agree not to establish more than one Account at any time and that we may remove Accounts we deem to be duplicates. In making such a determination, we may consider any personal information you provide to us, or which we have collected pursuant to our Privacy Policy. You agree to promptly provide us with such information and documents we may request from time-to-time, regarding your use of our Services. This may include the names of individuals you are sending or receiving funds (including Digital Assets) to or from in connection with our Services, or as may otherwise be required for our compliance with applicable laws, rules and regulations.

2. Acceptable use of your Account

You agree that:

- You will not use the Services in any way that intentionally or unintentionally violates any applicable local, state, provincial, national or international law, rule or regulation;
- Under no circumstances shall you receive or transfer funds for any illegal purpose, or in the furtherance of a crime;
- You will not impersonate any person or entity or use false identities, documents or information on the Platform or in your interactions with us;
- You will not communicate with our staff or contractors in a way that is defamatory, harmful, hateful, harassing, bullying, threatening, racially or ethnically offensive or abusive;

- You will not translate, reverse engineer, decompile, disassemble, modify or create derivative works based on the Platform, in whole or in part;
- You will not circumvent, disable, violate or otherwise interfere with any security related feature of the Platform; and
- You will not use your Account for your own commercial purposes by sublicensing any rights granted by the Terms or, in any way, sharing the benefit of your Account with others.

3. Services

The Client engages us to (i) execute orders placed through the Platform for buying and selling Crypto Assets on exchanges on his/her behalf through the execution Interface, (ii) provide the Client with a custodial wallet (“Virtual Currency Wallet”), (iii) provide the Client with a Mastercard debit card and, (iv) execute payment orders through the Platform for sending funds from his/her custodial wallet and/or e-wallet on his/her behalf through the execution interface subject to the terms of the relevant exchange and/or payment service provider (both “Services Providers”). The acceptance and transmission of orders is solely on an execution-only basis. Orders are only accepted if placed on or through the Platform.

You confirm you understand that the Platform is not offering any financial instrument or investment advice through the operation of the Platform.

3.1 E-money Services

The following services (the "E-Money Services") may be provided to you by Clear Junction Limited, an Electronic Money Institution authorized by the Financial Conduct Authority (“FCA”) with firm reference number 900684 and registered address at 4th Floor Imperial House, 15 Kingsway, London, United Kingdom, WC2B 6UN (the “Payment Service Provider”):

(A) a virtual IBAN (“E-Money Wallet”) enabling you to store electronic money issued by Clear Junction Limited; and

(B) certain payment services enabling you to send and receive E-Money (as set out below).

E-money sent to the Payment Service Provider shall appear in your E-Money Wallet on your Account and shall be exclusively used for (a) the Execution of the orders which you place through the Platform, (b) the Withdrawal of your Account balance through SEPA payment system or (c) the top up of your debit card.

You can load funds into your E-Money Wallet using bank transfer (or other payment methods available on the Platform for your location), and your E-Money Wallet will show loaded funds

once received. When funds are loaded into the E-Money Wallet you will be issued with E-Money by the Payment Service Provider that represents the funds you have loaded. E-Money held in an E-Money Wallet will not earn any interest.

E-money is an electronic alternative to cash. If you or someone else gives us money in one currency, the Payment Service Provider will issue an equivalent value of e-money in that currency. the Payment Service Provider will store the e-money in your account, and other people will accept it as payment.

You hereby acknowledge and consent that you shall send the funds directly to the Payment Service Provider who shall place them in a virtual IBAN held in your name, under our general ledger, thereby allowing us to execute your orders. You also acknowledge and consent that your funds may be redirected and sent directly into an exchange where such funds shall also be exchanged on your behalf for the purpose of executing your orders. You hereby authorize us to exchange your funds exclusively based on your orders.

You may purchase supported Digital Currencies by using the E-Money credited to your E-Money Wallet. To carry out a Digital Currency Transaction using E-Money, you must follow the relevant instructions on the Platform. A Digital Currency transaction using E-Money should normally be settled no later than one business day after we receive your instructions. You authorise us to debit E-Money from your E-Money Wallet. Although we will attempt to deliver Digital Currency to you as promptly as possible, E-Money may be debited from your E-Money Wallet before the purchased Digital Currency is delivered to your Digital Currency Wallet.

You may sell Digital Currencies in exchange for E-Money. You authorise us to debit your Digital Currency Wallet and credit your E-Money Wallet with the relevant amount of E-Money.

You will be able to see your E-Money Wallet balance and your transaction history using the Platform, including (i) the amount of each Digital Currency purchase, (ii) a reference to identify the payer and / or payee (as appropriate), (iii) any fees charged, (iv) and the debit or credit date of each Digital Currency purchase (as appropriate).

You may redeem all or part of any E-Money held in your E-Money Wallet at any time by selecting the relevant option in the Platform and following the instructions. If this Agreement is terminated, we will redeem any E-Money remaining in your E-Money Wallet and attempt to transfer funds to a bank account you have provided us and held in your name. Prior to redeeming E-Money from your E-Money Wallet, we may conduct checks for the purposes of preventing fraud, money laundering, terrorist financing and other financial crimes, and as required by applicable law. This may mean you are prevented or delayed from withdrawing E-Money until those checks are completed to our reasonable satisfaction in order to comply with our regulatory requirements.

Where a purchase of Digital Currency and/or redemption of E-Money is initiated from your E-Money Wallet using your credentials, we will assume that you authorised such transaction, unless you notify us otherwise.

If you believe that a transaction using your E-Money Wallet has been carried out that you did not authorise (an “Unauthorised Transaction”), or if you have reason to believe that a transaction using your E-Money Wallet has been incorrectly carried out or is not complete (an “Incorrect Transaction”), you must contact us as soon as possible, and in any case no later than 12 months after the Unauthorised Transaction or Incorrect Transaction occurred.

You are informed that through the operation of the Platform, we do not engage in any banking activity nor act as a custodian. Your Account is not a bank account, a deposit account or a custody account. Instead, your Account is a 'virtual' account that holds your e-money. It may hold e-money in different currencies at the same time.

You hereby understand and acknowledge that there may be some delays or lags when you transfer fiat assets to your Account due to the processing of your orders by your financial institution and by the Payment Service Provider. You shall indicate the IBAN indicated on the Platform when transferring fiat assets into your Account. Failing to do so or indicating a wrong IBAN may lead to additional delays or rejection of transfer. We reserve the right to charge additional service fees in the event the instructions above are not respected and shall in no event be responsible for losses or gains missed as a result of the delays or lags in processing your fiat assets orders. We cannot be held responsible for any damage (loss or unrealised gains) incurred as a delay or lag or if the fiat assets are returned to you by the Payment Service Provider.

We reserve the right to keep fiat assets equal or inferior to the banking fees charged when you withdraw fiat assets from your Account.

We reserve the right to keep fiat assets returned by the Clients' financial institution if (i) we cannot find out with reasonable efforts to which Client such asset shall be credited or (ii) such assets remain unclaimed by the Client during sixty (60) days. In such occurrences and subject to compliance with AML obligations, the assets shall be acquired by us without any additional claim from the Client(s).

3.2 Digital Currency Services

The Digital Currency Services are provided to you by Mio Pay and its partners from time to time and are governed by a dedicated user agreement.

3.3 Card Services

We may provide you with a Mastercard Debit Card issued by Cardaq Limited, an Electronic Money Institution authorized by the FCA with firm reference number 900088, registered address at One, Bartholomew Close, London, United Kingdom, EC1A 7BL and principal member of partner card scheme Mastercard. Terms applicable to your use of your Debit Card are governed by a dedicated cardholder agreement.

4. Fees

The Client authorizes the Platform to debit agreed fees, expenses, interests, charges, commissions, discretionary mark-ups, or any other type of fee from the Client's Account when due and to credit the Client's Account to correct charges or for any other reason. Taxes, if applicable, shall be charged in addition.

The amounts applicable are specified and communicated to the Client in applicable agreements between the Client and the Platform.

The Platform reserves the right to unilaterally adjust the amounts and scope of the fees and expenses at any time for any reason, including, but not limited to, due to changes in market conditions or third-party fees incurred by the Platform. Such changes shall become effective upon publication on the Platform or communication to the Client via any communication channels.

The Platform has the right to charge the Client for special expenses that have been caused by the Client, including, but not limited to, as a result of insolvency or bankruptcy proceedings, the enforcement of security interests or legal proceedings against the Client, digital assets events or the termination of the business relationship with the Client.

5. Third-Parties Benefits

In connection with the provision of the Services, the Platform may receive benefits of monetary or non-monetary nature from third parties and may grant such benefits to third parties.

6. Suspension and Termination of this Agreement

We may:

- (a) refuse to complete, or place on hold, block, cancel or reverse a transaction you have authorised (even after funds have been debited from your Account),
- (b) suspend, restrict, or terminate your access to any or all of the Services, and/or

- (c) deactivate or cancel your Account with immediate effect for any reason, including but not limited to where:
 - a. we reasonably believe that we need to do so in order to protect our reputation;
 - b. we are required to do so by applicable law, regulation or any court or other authority to which we are subject in any jurisdiction;
 - c. we reasonably suspect you of acting in breach of this Agreement;
 - d. we have concerns that a transaction is erroneous or about the security of your Account or we suspect that the Services are being used in a fraudulent or unauthorised manner;
 - e. we suspect money laundering, terrorist financing, fraud, or any other financial crime;
 - f. use of your Account is subject to any pending litigation, investigation, or government proceeding and / or we perceive a heightened risk of legal or regulatory non-compliance associated with your Account activity; and / or
 - g. you take any action that may circumvent our controls such as opening multiple Accounts or abusing promotions which we may offer from time to time.

We may also refuse to complete or block, cancel or reverse a transaction you have authorised where there is insufficient E-Money in your E-Money Wallet and to cover the transaction and (where applicable) associated fees at the time that we receive notification of the transaction or if your credit or debit card or any other valid payment method linked to your Account is declined.

If we refuse to complete a transaction and/or suspend, restrict or close your Account, and/or terminate your use of the Services, we will (unless it would be unlawful for us to do so) provide you with notice of our actions. In the event that we refuse to complete a transaction and/or suspend your Account we will lift the suspension or complete the transaction as soon as reasonably practicable once the reasons for refusal and/or suspension no longer exist. However, we are under no obligation to allow you to reinstate a transaction at the same price or on the same terms as the suspended, reversed or cancelled transaction.

We may suspend, restrict, or terminate your access to any or all of the Services and/or deactivate or cancel your Account, without reason by giving you a written notice. You acknowledge that our decision to take certain actions, including limiting access to, suspending, or closing your Account, may be based on confidential criteria that are essential for the purposes of our risk management and security protocols. You agree we are under no obligation to disclose the details of such measures to you.

7. Privacy

We use your personal information in accordance with these Terms and our privacy policy, which is available online on our website as amended from time to time (the "Privacy Policy"). By using

our Services, you consent to such processing, and you represent that all information provided by you is accurate.

8. Acceptance of Risks and Disclaimers

Everything on the Platform and provided as part of the service offering is provided "as is" and "as available" without warranty of any kind including all implied warranties and conditions of merchantability and fitness for a particular purpose. we hereby disclaim all warranties and conditions of any kind, whether express, implied or statutory.

Before using the Services, you should obtain legal, financial and tax advice.

You agree that, while we strive to have error free and uninterrupted service, we do not guarantee the absence of interruptions, nor shall you hold us liable for any damage such interruptions may cause.

You further acknowledge that there is a risk of malicious cyberattacks against our Platform, your Account, your personal computing devices, smartphone and our partners which may result in the loss or theft of your funds or information.

You agree and acknowledge that the Platform may suspend access to your Account, for any legitimate reason, including for example, scheduled maintenance, your failure to comply with these Terms, security or fraud concerns or for regulatory reasons.

The Platform reserves the right to provide your personal information uploaded or collected while using the Services, or otherwise provided to us, to third parties if required by law, and to cooperate with law enforcement authorities in the investigation of any criminal or civil matter. Such personal information may include, but is not limited to, the information described in these Terms and our privacy policy, including your name, bank account information and transaction history.

If we are required by law to make any disclosure of your personal information, we may (but are not obligated to) provide you with written notice (to the extent permitted by law) prior to such disclosure so that you may take appropriate action.

To the fullest extent permitted by law, without limiting the generality of this section, or any other section limiting our liability, you agree that we shall not be responsible for the acts or omissions, including the negligent acts or omissions, of our independent contractors or third-party service providers.

9. Limitation of our Liability

You agree that, to the fullest extent permitted by applicable law, in no event will the Platform, its affiliates, officers, directors, shareholders, employees, contractors, agents or suppliers be liable, howsoever caused (including by negligence or otherwise), for any direct, indirect, special, incidental, punitive, exemplary or consequential damages you suffer, whether or not we have been warned of the possibility of such damages and whether those damages were foreseeable or not.

If you are dissatisfied with the Services, or do not agree with any part of these Terms, or have any other dispute or claim with or against the Platform, its affiliates, officers, directors, shareholders, employees, contractors, agents, suppliers or licensors, then your sole and exclusive remedy is to discontinue accessing and using the Services.

In addition to and separate from your agreement to not hold the above entities and persons liable for any damages, in the event a court or arbitrator of competent jurisdiction declines to uphold said clause, you agree that:

- (a) In no circumstances shall the aggregate liability for any and all claims relating to or in any way arising from the use of the Services, or in any way related to these Terms, be more than the amounts paid by you to the Platform as fees, if any and if implemented, or which the Platform has earned as a result of your account.
- (b) In no circumstances shall the Platform be liable or responsible for any loss of profits or loss of expected revenue or gains.
- (c) In no circumstances shall the Platform be liable or responsible for any damages you suffer arising from the loss of an opportunity.
- (d) In no circumstances shall we be liable or responsible for any loss or damage whatsoever which does not arise directly as a result of our breach of this agreement (whether or not you are able to prove such loss or damage).

10. Indemnification and Hold Harmless

You agree to indemnify the Platform, its affiliates, employees, shareholders, directors, agents, representatives and contractors, and to defend and hold each of them harmless, from any and all claims and liabilities (including reasonable legal fees) which may arise from, (i) your violation of these Terms, or any policy incorporated by reference; (ii) your violation of any third party right; (iii) any breach of a representation or warranty made by you to us, either in these Terms, privacy policy or otherwise; (iv) any breach by you of applicable laws, rules or regulations; or (v) any claim for damages brought against us by our partners or their affiliates, or any bank or financial institution, related to or arising from your Account or your use of the Services.

11. Non-Solicitation

If you are domiciled outside of the United Kingdom (for E-money services), you confirm that you are visiting this website on your own initiative, without any solicitation from the Platform. You also confirm that it is your full and sole responsibility to find out whether the legislation applicable to you, such as the legislation of your domicile, prohibits you from using the services offered on this Website.

12. General

12.1 Your Compliance with Applicable Law. You must comply with all applicable laws, regulations, licensing requirements and third party rights (including, without limitation, data privacy laws and anti-money laundering and countering the financing of terrorism laws) in your use of the Services.

12.2 Limited Licence. We grant you a limited, non-exclusive, non-transferable licence, subject to the terms of this Agreement, to access and use the Platform, and related content, materials, information (collectively, the "Content") solely for approved purposes as permitted by us from time to time. Any other use of the Platform is expressly prohibited and all other right, title, and interest in the Platform is exclusively the property of the Platform and its licensors. You agree not to copy, transmit, distribute, sell, license, reverse engineer, modify, publish, or participate in the transfer or sale of, create derivative works from, or in any other way exploit any of the Platform, in whole or in part.

12.3 Prohibited and Conditional Use. In connection with your use of the Services, and your interactions with other users and third parties, you agree to comply with our policy on prohibited use and activities. Nothing contained herein should be construed as granting, by implication, estoppel or otherwise, any licence or right for the use of the Services to be used for illegal, unlawful, fraudulent, unethical, or unauthorised purposes or to promote or facilitate any illegal, unlawful, fraudulent, unethical or unauthorised activities. We reserve the right at all times to monitor, review, retain and/or disclose any information as necessary to satisfy any applicable law, regulation, sanctions programs, legal process or governmental request.

12.4 Amendments. Any change to this Agreement will be made by posting the revised Agreement on the Platform or by emailing it to you, indicating when the revised Agreement becomes effective. Although we will endeavour to provide you with advance notice where possible, where lawful we may indicate that the revised Agreement shall be effective immediately and if you do not agree with any such modification, you should close your Account and cease using the Services. You agree that any notification of amendments in the manner as aforesaid shall be sufficient notice to you, and your continued access and/or use of the Services and/or the Site shall constitute an

affirmative acknowledgement by you of the amendments and shall be deemed to be your acceptance of the revised Agreement.

12.5 Contact Information. You are responsible for keeping your contact details (including your email address and telephone number) up to date in your Account profile in order to receive any notices or alerts that we may send to you (including notices or alerts of actual or suspected Security Breaches).

12.6 Taxes. It is your sole responsibility to determine whether, and to what extent, any taxes apply to any transactions you conduct through the Services, and to withhold, collect, report and remit the correct amount of tax to the appropriate tax authorities. Your transaction history is available through your Account.

12.7 Death of Account Holder. For security reasons, if we receive legal documentation confirming your death or other information leading us to believe you have died, we will freeze your Account and during this time, no transactions may be completed until: (i) your designated executor/trustee has opened a new Account or informed about another, existing, Account in their name, as further described below, and the entirety of your Account has been transferred to such new account, or (ii) we have received proof in a form satisfactory to us that you have not died. If we have reason to believe you may have died but we do not have proof of your death in a form satisfactory to us, you authorize us to make inquiries, whether directly or through third parties, that we consider necessary to ascertain whether you have died. Upon receipt by us of proof satisfactory to us that you have died, the executor/trustee you have designated in a valid will or similar testamentary document will be required to open a new Account or inform us of another, existing Account in their name, to which the entirety of the funds in your Account shall be transferred. If you have not designated an executor / trustee, then we reserve the right to (i) treat as your executor/trustee any person entitled to inherit your Account, as determined by us upon receipt and review of the documentation we, in our sole and absolute discretion, deem necessary or appropriate, including (but not limited to) a Will or similar document, or (ii) require an order designating an executor/trustee from a court having competent jurisdiction over your estate. In the event we determine, in our sole and absolute discretion, that there is uncertainty regarding the validity of the executor/trustee designation, we reserve the right to require an order resolving such issue from a court of competent jurisdiction before taking any action relating to your Account. Pursuant to the above, unless your designated executor/trustee already holds an Account (in which case they may still be required to undergo additional identity verification procedures), the opening of a new Account by a designated executor/trustee is mandatory following the death of an Account owner, and you hereby agree that your executor/trustee will be required to open a new Account.

12.8 Entire Agreement. This Agreement (including documents incorporated by reference herein) comprise the entire understanding and agreement between you and us as to the subject matter

hereof, and it supersedes any and all prior discussions, agreements and understandings of any kind (including without limitation any prior versions of this Agreement), and every nature between and among you and us.

12.9 Interpretation. Section headings in this Agreement are for convenience only and shall not govern the meaning or interpretation of any provision of this Agreement.

12.10 Transfer and Assignment. This Agreement is personal to you and you cannot transfer or assign your rights, licenses, interests and/or obligations to anyone else. We may transfer or assign our rights licenses, interests and/or our obligations at any time, including as part of a merger, acquisition or other corporate reorganisation involving us, provided that this transfer or assignment does not materially impact the quality of the Services you receive. Subject to the foregoing, this Agreement will bind and inure to the benefit of the parties, their successors and permitted assigns. You reserve the right to terminate the agreement with immediate effect in the event we transfer and/or assign the Agreement.

12.11 Security Interests. You must not create security over your E-Money unless you have obtained our prior approval in writing.

12.12 Invalidity. If any provision of this Agreement is determined to be invalid or unenforceable under any applicable law, this will not affect the validity of any other provision. If any provision is found unenforceable, the unenforceable provision will be severed, and the remaining provisions will be enforced.

12.13 Governing laws. These Terms, all documents incorporated by reference and your relationship with us shall be governed by, construed and enforced in accordance with the laws of England and Wales. In respect of a claim by either you or us arising out of or in any way related to these Terms, all documents incorporated by reference and your relationship with us, you agree to irrevocably and unconditionally submit to the exclusive jurisdiction of the courts and tribunals of England and Wales for the settlement thereof.

12.14 No interpretation against us. If an ambiguity or question of intent arises with respect to any provision of these Terms, the Terms shall be construed as if drafted jointly by the parties and no presumption or burden of proof will arise favoring or disfavoring either party by virtue of authorship of any of the provisions of these Terms.

13. How to Make a Complaint?

If you're unhappy with our service, we will do our best to try to satisfy your claim. Please contact us in the "Contact us" section inside the Platform.

If you are unhappy with how we have dealt with your complaint, you can refer it to the Financial Ombudsman Service within six months of the date we sent (or should have sent) our final response to you.

Address: Exchange Tower London E14 9SR.

Phone from the UK: 0800 023 4567.

Phone from outside the UK: +44 20 7964 0500.

14. Acceptance and Entry into Form

At the time when a Business Relationship is effectively opened or the Client starts or continues to use the Services, the Client acknowledges and agrees to the Terms in force at that time.