INFORMATION AND TERMS ON THE CRYPTO-ASSET TRANSFER SERVICE

The Czech version of this document is binding; the English version is for information only.
Závazná je česká verze tohoto dokumentu; anglická verze je pouze informativní.

Name of the crypto-asset service provider, address of the registered office, contacts

MipSoftware s.r.o.

Na příkopě 848/6, 110 00 Prague 1, Czech Republic

www.coinero.cz

podpora@coinero.cz

Name of the supervisory authority

Czech National Bank

Description of the main characteristics of the service

The crypto-asset transfer service enables the client to transfer crypto-assets from the client's wallet maintained by the Company to the client's own wallet. The transfer therefore serves exclusively for the withdrawal of the client's crypto-assets.

A transfer is always carried out on the basis of the client's order and is executed technically via the selected network (e.g. Bitcoin, Ethereum, Solana).

The Company ensures the secure processing of the transaction and informs the client of its status.

Description of the method of placing an order for the transfer of crypto-assets

An order for the transfer of crypto-assets may be placed exclusively via the user interface of the application. The order must contain:

- Type of crypto-asset;
- Recipient wallet address,
- Network through which the transfer is to take place,
- Quantity of the crypto-asset.

The Company may require additional verification of the client's identity or of the destination wallet address, in particular by means of multi-factor authentication or other security mechanisms.

An order for the transfer of crypto-assets is irreversible and therefore cannot be cancelled once placed

Conditions for rejecting an order

The Company is entitled to reject an order for the transfer of crypto-assets if:

- the client has not provided all the required information,
- it is not possible to verify the client's identity,
- the recipient wallet address does not show signs of being owned by the client, or is associated with an address considered risky or sanctioned,

- the client has placed the order in breach of legal regulations, internal policies or the security policy of the Company,
- there is a reasonable suspicion of misuse of the client's account, fraudulent activity or a security incident.

If an order is rejected, the Company informs the client of the reason and of the options for remedy, in particular of the option to enter a new recipient wallet address.

Moment of receipt of an order, cut-off times

An order for a transfer is deemed to have been received at the moment it is placed by the client and confirmed within the user interface of the application.

Transfers are carried out on a 24/7 basis. The Company does not set fixed cut-off times.

DLT supported for individual crypto-assets

The Company executes transfers of crypto-assets exclusively by means of distributed ledgers (DLT), such as Bitcoin, Ethereum or Solana.

Each crypto-asset is transferred only via its relevant native and/or supported network.

Maximum time limit for the transfer of crypto-assets

24 hours

Estimated time and number of block confirmations for executing a transfer of crypto-assets

Details of the individual networks, including the estimated time and the number of blocks required to execute a transfer of crypto-assets, are set out in the table below.

Fees

The Company does not charge any fees of its own in connection with the crypto-asset transfer service.

The client bears solely the so-called network fees (gas fees) associated with the operation of the distributed ledger. The amount of these fees depends on the relevant distributed ledger and may change dynamically depending on network load. The Company does not influence the amount of these fees in any way.

The amount of the estimated network fee is always displayed to the client in the user interface of the application before an order for the transfer of crypto-assets is placed.

Means of communication and technical requirements

All communication takes place via the application.

To access the user interface and use the service, the following are required:

- a standard internet connection,
- an up-to-date version of a standard web browser (e.g. Chrome, Firefox, Safari),
- an active e-mail address for confirmation communication,
- a device supporting two-factor authentication (e.g. a mobile phone with the Google Authenticator app).

The Company reserves the right to notify the client of important matters also by e-mail.

Provision of information

Information on the status of crypto-asset transfers is made available to the client in real time via the user interface of the application. After an order has been received and executed, the client may also be informed by e-mail.

All information relating to the history of transfers is continuously available to the client via the user interface of the application, in the form of a permanent record in the client's account.

Language of the agreement and communication

Czech

Security measures

The Company applies a set of policies, procedures and technical measures aimed at the prevention, identification and management of operational risks and information and communication technology (ICT) risks which may affect the provision of the Services.

As part of the internal control system, the following measures in particular are applied:

1. Segregation of roles and functions. The Company segregates roles and functions in accordance with the four-eyes principle (dual control), which ensures cross-checking.

2. Access management. The Company assigns access rights to the means of access to crypto-assets on the principle of least privilege.

3. Authorisation. Before access to the application, the Company applies measures to verify clients, including multi-level authorisation of clients (MFA).

4. Limits. The Company applies a maximum balance limit as well as a maximum limit for an individual transfer.

5. Unique routing of orders. Clients' crypto-assets may be directed by means of orders only to pre-approved wallet addresses (whitelists).

6. Multisignature. Each transfer of clients' crypto-assets by the Company requires multi-level approval (multisig).

7. Monitoring. All transactions carried out in connection with clients' crypto-assets (in particular deposits and withdrawals) are recorded in real time.

Testing. The Company regularly tests its technical infrastructure (backups, recoveries, outage simulations).

Information about fraud and security threats

In the event of suspected fraud, attempted misuse or another security threat relating to the crypto-asset transfer service, the Company informs the client without undue delay via a secure channel, in particular by e-mail.

The client may at the same time be asked for additional verification of identity or confirmation of the order. Until the situation has been clarified, the transfer may be temporarily suspended for security reasons.

Notification of an unauthorised or incorrectly executed transfer and liability of the Company

The client shall inform the Company without undue delay of any unauthorised or incorrectly initiated or executed transfer of crypto-assets. The notification may be made via client support or by e-mail to podpora@coinero.cz.

The Company is liable for damage caused to the client only if the unauthorised transfer demonstrably occurred as a result of a fault on the part of the Company. The maximum amount of the Company's liability is limited to the value of the crypto-assets transferred without authorisation as at the date of the transfer.

Termination of the agreement

The client is entitled to terminate the agreement at any time by written notice without giving reasons. The notice period is one month and starts on the date on which the notice is delivered to the Company.

A client who is a consumer also has the right to withdraw from the agreement without giving reasons within 14 days of its conclusion. The withdrawal must be delivered to the Company in writing, either to the address of its registered office or electronically to the e-mail address podpora@coinero.cz. For the withdrawal, the client may use the model form, which is available directly in the Application. To comply with the time limit, it is sufficient if the withdrawal is sent before the time limit expires.

The Company confirms to the client the receipt of the notice or the withdrawal without undue delay.