APPLICATION TERMS

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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.

1. INTRODUCTORY PROVISIONS

1.1 These terms govern the mutual rights and obligations of the Company and the Client in the use of the Application. The Terms constitute an agreement on the provision of services concluded between the Company and the Client.

1.2 The contractual framework between the Company and the Client may also include other documents governing the provision of services or the use of the Application, in particular the price list, the order execution policy, the crypto-asset custody policy, the information on conflicts of interest, the privacy policy, the information on the protection of entrusted crypto-assets and funds, the information and terms on the crypto-asset transfer service and other documents available in the Application in the “Information for clients” section. These documents may govern further rights and obligations of the Company and the Client.

1.3 By registering in the Application or by otherwise using it, the Client expressly agrees to these terms. If the Client does not agree to these terms, the use of the Application is prohibited.

1.4 The Application is the official application of the Company and is intended for the provision of crypto-asset services within the meaning of the MiCA Regulation. Fees are set out in the Price List.

1.5 The provision of crypto-asset services within the meaning of the MiCA Regulation is governed by separate standard agreements. The provisions of these Terms form an integral part of every other contractual relationship between the Company and the Client concluded in the course of using the Application. In the event of a conflict between the provisions of these Terms and the provisions of the relevant standard agreement, the provisions of the relevant standard agreement shall prevail.

1.6 The Company provides its services only to persons who meet the legal, regulatory and geographical conditions laid down by legal regulations, these Terms and the Company’s risk management rules.

The Company will not provide services, or will restrict or terminate their provision, if such a course of action is necessary in order to comply with legal regulations, international sanctions binding on the Company, a decision of a public authority or obligations in the area of the prevention of money laundering and terrorist financing.

The Company is further entitled, on the basis of an individual risk assessment, to refuse or restrict the provision of services to a person who is subject to sanctions measures, has a connection to a jurisdiction subject to relevant sanctions or regulatory restrictions, or has a connection to a jurisdiction regarded as high-risk under the relevant legal or regulatory rules.

The Client confirms that the Client is not aware of any fact that would prevent the provision of services under this Article and undertakes to notify the Company without undue delay of any change in the relevant facts.

1.7 The Company draws the Client's attention to the fact that Crypto-assets are neither legal tender nor bank deposits in the Czech Republic, are not covered by the deposit insurance scheme and their value may fluctuate significantly. The Client may suffer a partial or total loss. More detailed information on the risks associated with Crypto-assets and with the use of the Company's services is set out in Article 16 of these Terms.

1.8 Operator

The operator is MipSoftware s.r.o., Company ID No.: 24667021, with its registered office at Na příkopě 848/6, Nové Město, 110 00 Prague 1, Czech Republic, registered in the Commercial Register kept by the Municipal Court in Prague under File No. C 164643.

The Company is a crypto-asset service provider within the meaning of Regulation (EU) 2023/1114 of the European Parliament and of the Council on markets in crypto-assets (MiCA) and holds an authorisation to provide these services granted by the Czech National Bank on 27 February 2026.

LEI: 9845006074DB79BFA392

Contact details:

Email: podpora@coinero.cz

Telephone: +420 246 083 787

1.9. Definitions

For the purposes of these terms, the terms used in these terms have the following meaning:

"Application" means the secure online applications available at the web addresses https://coinero.cz and also the Coinero mobile applications, which are available for download from the App Store and Google Play. The Application serves to provide information on the rates of Crypto-assets and to provide crypto-asset services within the meaning of the MiCA Regulation.

"Client's Bank Account" is a bank account held in the name of the Client and verified by the Company, which the Client uses for transfers of funds in CZK or EUR to or from the Client Account.

"Fiat Currency" is a currency with legal tender status issued by a central bank, i.e. CZK, EUR and, where applicable, other currencies that the Company determines as accepted within the provision of services.

"Client" is a natural person who has reached the age of 18 and has full legal capacity, or a trust fund or a legal entity entered in the relevant register, who uses the Application on the basis of a valid registration.

"Minor Client" means a natural person who has reached the age of 15 but has not reached the age of 18, and whom the Company has allowed to create and use a Client Account under the conditions laid down in these Terms.

"Client Account" means the Client's record account kept by the Company and accessible through the Application, which serves to record the Client's funds and Crypto-assets and enables the placing of orders to use the Company's services.

"Crypto-asset" means a digital representation of a value or of a right that is able to be transferred and stored electronically using distributed ledger technology or similar technology. The Company draws the Client's attention to the fact that a Crypto-asset is not a Fiat Currency. For the purposes of these Terms, Crypto-assets include in particular Bitcoin, Litecoin, Ripple, Ethereum, Solana and other crypto-assets offered by trading platforms.

“Terms” means these Application terms, which govern the rights and obligations of the Company and the Client in the use of the Application and the services related to it.

“Order” means an instruction of the Client placed through the Application to use the Company’s services.

“Agreement” means the agreement on the provision of services concluded between the Company and the Client under these Terms, which comes into existence upon the creation of the Client Account under Article 4 of these Terms.

“Company” means MipSoftware s.r.o., Company ID No.: 24667021, with its registered office at Na příkopě 848/6, Nové Město, 110 00 Prague 1, Czech Republic, registered in the Commercial Register kept by the Municipal Court in Prague under File No. C 164643.

“Third Parties” means banks, crypto-asset service providers and other entities through which the Company may arrange the provision of its services.

“Civil Code” means Act No. 89/2012 Coll., the Civil Code, as amended.

“MiCA Regulation” means Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023 on markets in crypto-assets, and amending Regulations (EU) No 1093/2010 and (EU) No 1095/2010 and Directives 2013/36/EU and (EU) 2019/1937.

“AML Act” means Act No. 253/2008 Coll., on Selected Measures against Legitimisation of Proceeds of Crime and Financing of Terrorism, as amended.

“Payment Systems Act” means Act No. 284/2009 Coll., on Payment Systems, as amended.

2. COINERO APPLICATION AND TECHNICAL REQUIREMENTS

2.1 The Application is subject to ongoing development and innovation. The nature and form of the Application may therefore change from time to time, to which the Client agrees. Changes to the Application do not in themselves affect the scope of the services provided, which is governed by these Terms.

2.2 For the Application to function properly, the mobile device must meet the minimum system requirements stated in the relevant app store (the App Store for iOS devices or Google Play for Android devices) and must be connected to the internet.

2.3 The availability of certain functions or services provided through the Application, including the possibility of placing or executing Orders, may depend on third parties. The Company is entitled to restrict or suspend the availability of these functions or services if this results from a restriction, interruption or termination of support on the part of third parties.

2.4 The Company is entitled to temporarily restrict the availability of the Application or of certain services in the event of necessary maintenance of the technical infrastructure or the performance of similar modifications or updates.

3. CLIENT ACCOUNT

3.1 The Client may set up a Client Account using the form available in the Application. When setting up the Client Account, the Client shall follow the instructions given in the form, in particular choose the method of setting up the account, provide an email address, provide and verify a telephone number, where applicable set a password, agree to these Terms and confirm that the Client acknowledges the Privacy Policy.

Setting up a Client Account or signing in through an account with an external provider constitutes only a method of setting up the Client Account or of verifying access to it. The availability of this sign-in method may depend on the services and terms of the relevant external provider.

Upon completion of the above steps, the Client Account is set up. If the Client wishes to deposit funds or Crypto-assets and to place Orders, the Client must apply for verification of the Client Account through the Application. The conditions and procedure for verification of the Client Account are governed by Article 6 of these Terms.

3.2 In connection with the setting up, verification and use of the Client Account, the Client shall provide accurate, correct and complete information and shall update it without undue delay whenever it changes. The Client is responsible for the accuracy, correctness and completeness of the information provided.

3.3 The Client may have only one Client Account, unless the Company permits otherwise in a specific case. More than one Client's Bank Account may be assigned to a Client Account.

3.4 The Company is entitled, to the necessary and proportionate extent, to restrict the scope of the services provided through the Client Account, including access to its individual functions, or to temporarily block the Client Account, in particular if:

(a) the Client breaches these Terms or legal regulations;

(b) the Client, even when requested by the Company, fails to complete the verification of the Client Account within a reasonable period or fails to provide or confirm the required information;

(c) the Client Account was set up, used or controlled by an unauthorised third person;

(d) the Company detects an attempt at unauthorised access to the Client Account or other unusual activity threatening its security;

(e) the Client uses the Client Account in a manner that disrupts the provision of services or threatens the security of the Application;

(f) the Company establishes, on the basis of a reasonable assessment, that the Client does not have sufficient knowledge of the nature and risks of Crypto-assets or of the use of the Application necessary for the safe use of the relevant service;

(g) the Client fails to provide the cooperation necessary for the fulfilment of the Company's legal or regulatory obligations;

(h) the Company has a reasonable suspicion that fraudulent, unauthorised or unlawful conduct is taking place or could take place through the Client Account;

(i) the restriction is necessary for the management of risks associated with the Client, the Client Account or the service provided or requested, in particular if the Company establishes, on the basis of an individual assessment, an unacceptable legal, regulatory, sanctions or other similar risk, including the facts referred to in Article 1.6 of these Terms; or

(j) such a course of action is required by legal regulations or by a decision of a court or other public authority.

A restriction under this paragraph may include in particular a restriction on receiving Crypto-assets to the Client Account or on transferring them out of the Client Account. The Company is not required to inform the Client of the measure taken in advance if doing so would breach a legal obligation or could defeat the purpose of the measure.

Termination of the Agreement and closure of the Client Account are governed by Article 19 of these Terms.

3.5 Access to the Client Account is secured by sign-in and security credentials corresponding to the chosen sign-in method. The Client shall protect these credentials against disclosure to or misuse by an unauthorised person and shall not make the Client Account accessible to such a person.

3.6 If the Client suspects that an unauthorised person has gained access to the Client Account or that the Client's sign-in or security credentials have been misused, the Client shall inform the Company of this fact without undue delay. The Client is responsible for all activities associated with the Client Account, unless the Client proves that they occurred as a result of a breach of the Company's obligations.

3.7 A Minor Client who has reached the age of 15 may set up and use a Client Account without the prior consent of a legal guardian to the extent that such a legal act is commensurate with the Minor Client's intellectual and volitional maturity and legal regulations do not require the consent of a legal guardian or the approval of a court.

3.8 The aggregate value of deposits of funds and Crypto-assets to the Client Account of a Minor Client must not, without the consent of the Minor Client's legal guardian, exceed:

(a) the amount of 5,000 CZK during one calendar month; or

(b) the amount of 25,000 CZK during a period of 12 consecutive calendar months.

3.9 In justified cases, the Company may allow an increase in the limits under paragraph 3.8, only after verification of the legal guardian of the Minor Client and under the conditions set by the Company.

4. CONCLUSION OF THE AGREEMENT AND SUBJECT MATTER OF THE AGREEMENT

4.1 The Agreement is concluded at the moment the Client Account is set up, which is preceded by the Client's consent to these Terms expressed through the Application. By setting up the Client Account, the Client undertakes to comply with these Terms. If the Client does not agree with them, the Client must not set up a Client Account or use the Application.

4.2 In the course of the Basic Verification of the Client Account and before making the Verification Payment, the Client confirms that the Client has read the current version of these Terms and agrees to it, and reads the drafts of the separate agreements governing the provision of the individual services. By confirming the relevant agreements through the Application, the Client concludes these agreements with the Company in electronic form. The Company will start providing the relevant services only after the successful completion of the Basic Verification of the Client Account and the notification that the Client has reached Level 1.

4.3 The subject matter of the Agreement is in particular the Company's obligation to allow the Client to use the Application and the Client Account, to the extent and under the conditions laid down in these Terms. The individual services related to Crypto-assets are provided to the Client on the basis of the relevant separate agreements.

4.4 Information on the prices or rates of Crypto-assets displayed in the Application is in itself for information purposes only and does not establish the Client's right to have an Order executed at the displayed price or rate.

4.5 The Client acknowledges that agreements concerning the acquisition of Crypto-assets or the provision of services related to Crypto-assets are agreements on financial services within the meaning of Section 1841 of the Civil Code. In the case of financial services whose price depends on movements of prices on

financial markets that the Company cannot influence, the right of withdrawal under Section 1846 of the Civil Code does not apply pursuant to Section 1847(a) of the Civil Code. This is without prejudice to any right of the Client to withdraw arising from directly applicable legal regulations of the European Union.

The Company is entitled to refuse an Order or not to arrange its execution, in particular if legal, regulatory, sanctions, security, technical, market or operational circumstances prevent it.

5. IDENTIFICATION AND DUE DILIGENCE OF THE CLIENT

5.1 In providing services related to Crypto-assets, the Company is an obliged entity under the AML Act. In this context, the Company fulfils in its activities statutory obligations consisting in particular of the identification and due diligence of the Client.

5.2 The Company is entitled and obliged to require from the Client the information, data and documents laid down by the AML Act and related legal regulations, in particular for the purpose of identification and due diligence of the Client, assessment of the purpose and intended nature of the business relationship and establishment of the source of the funds or Crypto-assets. The Client shall provide the necessary cooperation when requested by the Company.

If the Client fails to provide the requested information, documents or cooperation, if the Client's identification or due diligence cannot be carried out, or if the Company has doubts about the truthfulness of the information provided or the authenticity of the documents submitted, the Company will, in the cases laid down by legal regulations, refuse to enter into the business relationship or to execute the Order or transaction, including a withdrawal or transfer of Crypto-assets from the Client Account, or, as the case may be, will restrict or terminate the business relationship.

The Company is entitled to proceed in the same way even where the Client has provided the requested information, documents and cooperation, if the Company has a reasonable suspicion that the execution of the Order or transaction, including a withdrawal or transfer of Crypto-assets from the Client Account, could facilitate unlawful, fraudulent or unauthorised conduct or endanger the security or property interests of the Client.

The Company is also entitled or obliged, to the necessary and proportionate extent, to suspend the execution of an Order or transaction or to restrict the disposal of assets recorded in the Client Account if this is necessary to complete the identification or due diligence of the Client, to obtain the requested cooperation, to assess the related risks or to fulfil another legal obligation.

5.3 By accepting these Terms, the Client declares, and by placing each Order confirms, that the funds or Crypto-assets used for the provision of the service belong to the Client, that the Client is entitled to dispose of them and that the Client is not acting for the account of another person. A person acting on behalf of the Client at the same time confirms that the person is duly authorised to act in this way. The Client further declares that these funds or Crypto-assets do not originate from criminal activity, were acquired in accordance with legal regulations and that the services provided will not be used for money laundering, terrorist financing or any other unlawful activity.

6. VERIFICATION OF THE CLIENT ACCOUNT

6.1 After being set up, the Client Account is unverified. The Client is entitled to use services related to Crypto-assets only after concluding the relevant separate agreements and successfully completing the Basic Verification of the Client Account (Level 1). The Basic Verification of the Client Account is

completed, and the provision of services within the business relationship begins, at the moment when the Company, after successful completion of the identification and due diligence of the Client under the AML Act, including its own evaluation, notifies the Client that the Client has reached Level 1.

6.2 The Company applies a multi-level system of verification of the Client Account. Verification of the Client Account takes place at two levels:

(a) basic verification of the Client Account, upon the successful completion of which the Client reaches Level 1;

(b) extended verification of the Client Account, upon the successful completion of which the Client reaches Level 2.

The scope of the services provided, including the amount of deposits and the volume of Orders to buy or sell Crypto-assets, depends on the level of verification of the Client Account reached.

6.3 In the basic verification of the Client Account (Level 1), the Client, for the purpose of identification and due diligence of the Client, fills in the required information in the verification form in the Application and:

(a) provides the Company with the required identification data and documents; if the Client is a legal entity, the Client also provides the required data and documents concerning its existence, the persons authorised to act on its behalf and its beneficial owner;

(b) completes the AML questionnaire regarding the purpose and intended nature of the business relationship and the sources of the funds or Crypto-assets;

(c) provides the Company with the information necessary to assess whether or not the Client is a politically exposed person;

(d) before making the Verification Payment, concludes the relevant separate agreements through the Application under Article 4.2 of these Terms; and

(e) makes the Verification Payment from a bank account held in the name of the Client that is to be used for sending funds within the contractual relationship. The Verification Payment must be made in the amount and with the payment details specified in the Application. After verification by the Company, this bank account becomes the Client’s Bank Account. A payment that does not contain the payment details specified in the Application or that cannot be reliably matched to the Client is not considered a Verification Payment;

If it cannot be reliably verified from the data accompanying the Verification Payment that the bank account is held in the name or business name of the Client, or if doubts arise about this fact, the Company is entitled to request the submission of further documents.

6.4 Extended verification of the Client Account (Level 2) is required in particular if at least one of the following occurs:

(a) the total value of deposits to the Client Account reaches 10,000 EUR during a period of 30 consecutive days or 40,000 EUR cumulatively since the Client Account was set up; or

(b) the aggregate value of executed Orders to buy or sell Crypto-assets reaches 10,000 EUR during a period of 30 consecutive days or 40,000 EUR cumulatively since the Client Account was set up.

For the purposes of assessing the above limits, amounts in other currencies and the value of Crypto-assets are converted into EUR at the rate used by the Company at the moment the deposit is credited or the Order is executed.

Reaching the limit under point (a) does not in itself prevent the acceptance of further deposits or the placing of Orders to buy or sell Crypto-assets until the relevant limit under point (b) is reached, unless the Company decides otherwise on the basis of an individual risk assessment or in order to fulfil legal obligations.

After the relevant limit under point (b) has been reached, the Client is entitled to place further Orders to buy or sell Crypto-assets only after successfully completing the Extended Verification of the Client Account and reaching Level 2. This is without prejudice to the Client's right to place other Orders or to dispose of assets recorded in the Client Account in accordance with these Terms.

As part of the Extended Verification, the Client shall, at the Company's request, provide documents proving the source of the funds, Crypto-assets or other property that are to be used in connection with the provision of services. These documents may include in particular tax returns, proof of income, financial statements, loan agreements, gift agreements, court resolutions in inheritance matters, statements of accounts held with crypto-asset service providers or other similar documents.

The Company is entitled to require the Extended Verification of the Client Account (Level 2) even before the above limits are reached, in particular with regard to the nature of the Orders, the risk evaluation or other facts relevant to the fulfilment of obligations under legal regulations, in particular the AML Act. The Company is further entitled, at any time during the business relationship, to request from the Client further documents, information or explanations relating to executed or intended Orders. If the Client fails to provide the necessary cooperation, the Company proceeds in accordance with Article 5.2 of these Terms.

6.5 The Client acknowledges that, in connection with the verification of the Client Account and the identification and due diligence of the Client under the AML Act, the Client may be contacted by telephone or by electronic communication for the purpose of verifying the information provided.

6.6 If the Company finds any deficiencies in the course of the verification of the Client Account or the identification or due diligence of the Client, it is entitled to ask the Client to remedy them, repeatedly if necessary, until the requirements laid down by legal regulations are met.

6.7 The Client shall notify the Company without undue delay of any change in the identification data and the information stated in the AML questionnaire. If the Client is a legal entity, the Client shall also notify the Company of any change in the composition of the statutory body and any change of beneficial owner. A Client who is a natural person shall further notify the Company without delay of having become a politically exposed person.

7. DEPOSIT OF FUNDS TO THE CLIENT ACCOUNT

7.1 The first bank account of the Client is verified by means of the Verification Payment under Article 6.3, point (e), of these Terms. The Client may add further bank accounts held in the Client's name through the Application. Each further bank account is verified by a Verification Payment made from that account in the amount and with the payment details specified in the Application.

If the payment cannot be reliably matched to the Client or it cannot be verified that the bank account is held in the Client's name, the verification of the bank account will not be completed and the Company may request the submission of further documents. After successful verification, the bank account becomes a Client's Bank Account and the amount of the Verification Payment is credited to the Client Account.

7.2 The Client may deposit funds in CZK or EUR to the Client Account only by bank transfers from the Client's Bank Accounts, and may use several such accounts.

A payment received from an account that is not a Client's Bank Account will not be automatically credited to the Client Account and may be displayed in the Application as blocked. After verification of the bank account, the Company will credit it to the Client Account or return it to the account from which it was sent.

7.3 When depositing funds, the Client shall use the payment details specified in the Application. A payment that does not contain correct or complete payment details may be credited with a delay, blocked or returned to the account from which it was sent.

The Company will confirm to the Client in the Application that the deposit has been credited. The Client may also be informed by email.

7.4 The Client may remove a Client's Bank Account through the Application. A removed bank account ceases to be a Client's Bank Account for the purposes of further deposits and withdrawals. The Client may verify it again by means of a Verification Payment.

8. DEPOSIT OF CRYPTO-ASSETS TO THE CLIENT ACCOUNT

8.1 The Client may make a deposit of Crypto-assets by sending them to the deposit address communicated by the Company through the Application. The Client shall display the deposit address in the Application immediately before making the deposit, as deposit addresses may be changed by the Company and may be individual or temporary.

8.2 A deposit of Crypto-assets must be made in accordance with the instructions given in the Application, in particular with regard to the correct entry of all required data (e.g. MEMO, TAG or a similar identifier, if required). If Crypto-assets are sent to an incorrect address, after the deposit address has expired or without the required data, the Crypto-assets may be neither credited to the Client Account nor returned.

The Company is entitled to suspend the crediting of a deposit of Crypto-assets or to refuse the deposit if the required information accompanying the transfer is not provided or if other requirements arising from legal regulations are not met, in particular in the area of AML and the transmission of information on transfers of Crypto-assets. Where technically possible, the Company may return the refused Crypto-assets to the address from which they were sent.

8.3 The Company is not liable for a loss of Crypto-assets resulting from an incorrect deposit made by the Client, unless there has at the same time been a breach of the Company's obligations. The Company is further not liable for a loss of Crypto-assets caused in particular by sending them via an incorrect blockchain network, to an address intended for another Crypto-asset, or via a smart contract or in another manner not supported by the Company.

8.4 The Company is not obliged to support or record Crypto-assets that are not expressly listed as supported in the Application. If unsupported Crypto-assets are sent to a deposit address, these Crypto-assets may be neither credited to the Client Account nor returned.

8.5 The crediting of a deposit of Crypto-assets is confirmed through the Application. The Client may also be informed of the crediting by email.

9. SUPPORT OF CRYPTO-ASSETS

9.1 The Company is entitled to discontinue support of a particular Crypto-asset, in particular for legal, regulatory, operational or liquidity reasons.

9.2 In such a case, the Company will inform the Client and set a period, which will not be shorter than 14 days, for the transfer of or other disposal of that Crypto-asset through the Application. This does not apply if a shorter period or immediate discontinuation of support is necessary due to legal regulations, a decision of a public authority, a security or technical risk or circumstances that the Company cannot reasonably influence.

9.3 After the expiry of the set period, the Company may take reasonable measures necessary to settle positions relating to the Crypto-asset concerned if its continued holding would not be possible or would be contrary to legal or operational requirements. If the Client does not transfer the relevant Crypto-assets to the Client's own wallet within the set period, the Company is entitled to sell these Crypto-assets and to credit the funds obtained, after deduction of any fees, to the Client Account.

9.4 As a result of technological changes to Crypto-assets or decisions of Third Parties through which the services are provided (e.g. trading platforms or infrastructure providers), a transformation of Crypto-assets, their conversion, a merger, a blockchain split (fork), a token swap, an airdrop or other similar events may occur.

Such changes may also occur automatically on the basis of holding the Crypto-asset concerned, without prior notice to the Client. The Company is not obliged to actively monitor, anticipate or independently search for such events.

The Company is not obliged to support such events or to credit the Client with newly created Crypto-assets, tokens or other rights. The Company may decide at its discretion whether to support such an event and whether to credit newly created Crypto-assets or tokens to the Client Accounts.

If the Client wishes to exercise independently the rights associated with an event that the Company does not support, it is the Client's responsibility to transfer the relevant Crypto-assets to the Client's own wallet in good time before the event takes place, if such a transfer is technically and legally possible.

The Company is not liable for the consequences of technological changes to Crypto-assets or for any loss of value or unavailability of newly created Crypto-assets, tokens or other rights, unless these consequences were caused by a breach of the Company's obligations.

10. TRANSFERS OF CRYPTO-ASSETS

10.1 Crypto-assets may be deposited to the Client Account by sending them to the deposit address displayed in the Application, from an external wallet controlled by the Client or from an account held for the Client with another crypto-asset service provider. Crypto-assets may be transferred from the Client Account only to an external wallet controlled by the Client or to an account held for the Client with another crypto-asset service provider.

10.2 The Client shall truthfully state the required information about the external wallet or account and, at the Company's request, prove that the Client controls the external wallet or that the relevant account is held for the Client. The Client is responsible for the correctness of all data entered when placing an Order to transfer Crypto-assets, in particular for the correctness of the wallet address, the blockchain network and other parameters of the transfer. Transactions executed on the blockchain are generally irreversible and the Company is not liable for a loss of Crypto-assets caused by the Client entering incorrect or incomplete data.

10.3 In connection with transfers of Crypto-assets, the Company is entitled, in particular for the purpose of fulfilling obligations in the area of the prevention of money laundering and terrorist financing and under Regulation (EU) 2023/1113 of the European Parliament and of the Council, to request additional

information or documents concerning the transfer, its purpose, the originator, the beneficiary, the external wallet or account and their provider. The Client shall provide the Company with the necessary cooperation. If the requested information, documents or cooperation are not provided, if the information provided cannot be verified or if another fact referred to in Article 5.2 of these Terms occurs, the Company proceeds in accordance with that Article.

11. STAKING OF CRYPTO-ASSETS

11.1 The Company may make available to the Client, for selected Crypto-assets, an ancillary staking service linked to the service of custody and administration of Crypto-assets.

11.2 Staking means the temporary participation of selected Crypto-assets in a Proof-of-Stake blockchain network mechanism or a similar mechanism, with a view to potentially obtaining a staking reward.

11.3 The Client's Crypto-assets participate in staking exclusively on the basis of an active Order of the Client given through the Application. By sending this Order, the Client expressly agrees to the participation of the relevant Crypto-assets in staking and confirms that the Client has been informed of its nature and main risks. Without such an order, the Client's Crypto-assets do not participate in staking.

11.4 The Client acknowledges that staking is arranged by the Company through a Third Party that meets the requirements of the relevant legal regulations, in particular a trading platform used by the Company for this service. The Company itself does not operate its own validator nodes, does not deploy client assets in DeFi protocols and does not use them for lending or for yield products other than those expressly made available to the Client in the Application in connection with staking.

The Client acknowledges that, for the duration of staking, the relevant Crypto-assets may be held or recorded with a Third Party and are therefore exposed to an increased counterparty risk, including the risk of their partial or total loss, limited availability or impossibility of their return in the event of insolvency, operational failure, a security incident or other intervention on the part of that Third Party.

11.5 Crypto-assets participating in staking remain the property of the Client for the entire duration of staking. These Crypto-assets are kept separately in the Company's internal records and are not the property of the Company.

11.6 The Client acknowledges that Crypto-assets participating in staking may, for a certain period, be temporarily unavailable for disposal in whole or in part, in particular for the duration of staking, a lock-up period, an unbonding period or another technical or operational restriction laid down by the relevant protocol or by the third party providing the staking. The Company is not liable for the length of these periods if they are determined by the rules of the relevant network, protocol or Third Party, unless their extension is attributable to the Company.

11.7 No yield, reward or any other benefit from staking is guaranteed. Information on the expected amount of the reward, the annual yield or the time of release of the assets stated in the Application is for information purposes only, unless the Company expressly states otherwise, and the actual amount of the reward or the time of release of the assets may differ from it.

11.8 The Client acknowledges in particular the following risks associated with staking: a) the risk of temporary unavailability of the staked Crypto-assets; b) the risk of a reduction in, failure to credit or delayed crediting of the staking reward; c) the risk of a technical, operational or security failure of a third party or of the relevant blockchain network; d) the risk of suspension, restriction or termination of the staking programme; e) the risk of slashing or another similar penalty mechanism, if relevant for the

Crypto-asset or network concerned; f) regulatory and legal risk; g) the risk of partial or total loss of the staked Crypto-assets or the impossibility of their timely return as a result of insolvency, operational failure, a security incident or another problem on the part of a Third Party.

11.9 The Client expressly agrees that all risks associated with staking that do not result from a breach of the Company's obligations are borne by the Client. The Company is not liable for a loss of yield, failure to credit a reward, extension of the time of release of the assets or other restrictions caused by the functioning of the relevant network, protocol or Third Party, unless the damage arose as a result of a breach of the Company's obligations.

11.10 After the staking reward has been credited by the Third Party, the Company records it and distributes it among the individual Clients according to the size of their respective staking positions. The Company is entitled to retain part of the staking reward as remuneration for the administration of the staking service, in the amount stated in the Price List or communicated to the Client in the Application before the Order to stake is sent.

11.11 The Client may request the termination of staking through the Application, if this is technically and operationally possible for the Crypto-asset concerned. The staked Crypto-assets will be released only after the expiry of the relevant period laid down by the staking rules.

11.12 The Company is entitled to restrict, suspend or terminate staking of any Crypto-asset at any time, in particular for operational, security, legal or regulatory reasons, or due to a change in the terms of a Third Party. The Company will inform the Client of such a fact through the Application or by email without undue delay.

11.13 By sending an Order to stake, the Client expressly agrees to the participation of the relevant Crypto-assets in staking and confirms that the Risk Warning on Crypto-Assets was made available to the Client before the Order was sent and that the Client has read it.

12. WITHDRAWAL OF ASSETS

12.1 The Client is entitled to request, through the Application, a withdrawal of Fiat Currency recorded in the Client Account. A withdrawal of Fiat Currency is made exclusively to a Client's Bank Account. The Company generally submits the withdrawal for execution within 1 business day; the time it takes for the funds to be credited to the Client's Bank Account may also depend on the relevant banks or payment service providers.

12.2 The Client is entitled to request, through the Application, a transfer of Crypto-assets from the Client Account to an external wallet or account under the conditions laid down in Article 10 of these Terms.

12.3 A withdrawal of Fiat Currency or a transfer of Crypto-assets may be subject to minimum limits or fees stated in the Price List or in the Application, including fees set by Third Parties or by the relevant blockchain network. A transfer of Crypto-assets is generally subject to transaction fees, the amount of which depends in particular on the type of Crypto-asset and the network chosen. The current amount of the fee is displayed to the Client in the Application before the transfer is confirmed or is otherwise communicated before it is executed. The fee may be deducted from the amount transferred or from the balance in the Client Account.

12.4 A withdrawal of Fiat Currency or a transfer of Crypto-assets may, in justified cases, be suspended or refused, in particular if:

(a) any of the facts referred to in Article 5.2 of these Terms occurs;

(b) the requirements for a transfer of Crypto-assets under Article 10 of these Terms are not met;

(c) the execution of the withdrawal or transfer is prevented by a restriction or outage on the part of a Third Party; or

(d) the execution of the withdrawal or transfer is prevented by technical or operational reasons or by the specific features of the relevant Crypto-asset or blockchain network.

The Company will inform the Client of the suspension or refusal and the reason for it without undue delay, unless legal regulations or the purpose of the measure taken prevent this.

13. CLAIMS AND COMPLAINTS

13.1 The Client is entitled to file a claim or a complaint concerning the services provided, in particular in the event of a suspected incorrect execution of an Order, incorrect posting of assets or other error on the part of the Company. Filing and handling of a claim or complaint are free of charge.

13.2 A claim or complaint may be filed electronically or in paper form, in the manner and using the contact details stated in the Company's Complaints Procedure.

13.3 Details of the method of filing a claim or complaint, the procedure for handling it and the time limits are set out in the Company's Complaints Procedure, which, together with the standard form for filing a claim or complaint, is publicly available on the Company's website in the "Information for clients" section.

14. RULES FOR THE USE OF THE APPLICATION

14.1 The Company grants the Client access to the Application for the purpose of using the services provided in accordance with these Terms.

14.2 The Client shall use the Application in accordance with legal regulations and these Terms and, in particular, undertakes:

(a) not to provide a third person with the access credentials to the Client Account or allow such a person to use it, unless that person is authorised to act on behalf of the Client;

(b) not to transfer the Client Account to another person or otherwise let another person use it;

(c) not to interfere with the functioning of the Application or attempt to change or modify it or otherwise disrupt its operation;

(d) not to circumvent or remove the technical or security measures of the Application;

(e) not to attempt unauthorised access to the Application or to the Client Accounts of other persons or to obtain their access credentials;

(f) not to use the Application in a manner that is contrary to legal regulations or that could threaten its security, availability or proper functioning.

14.3 The Company is entitled, to the necessary and proportionate extent, to check whether the use of the Application complies with these Terms. If a breach of these Terms is found, the Company is entitled to take measures under Article 3.4 of these Terms.

14.4 The Application and its content, including software, texts, graphic elements, designations and databases, are protected by legal regulations governing intellectual property rights. Making the Application available does not transfer any intellectual property rights to the Client. Without the prior consent of the

Company, the Client must not copy, modify, distribute, make available to third persons, decompile or reverse engineer the Application or its content, unless legal regulations provide otherwise.

15. LIMITATION OF LIABILITY

15.1 No provision of these Terms excludes or limits the Company's liability to the extent that it cannot be excluded or limited under legal regulations. This is without prejudice to the special provisions on liability contained in the relevant separate agreements.

15.2 The Company does not guarantee the uninterrupted availability of the Application or its fitness for a particular purpose. The Company reserves the right to temporarily restrict the availability of the Application to the necessary extent for the purpose of carrying out maintenance or updates or ensuring its security. Where possible, the Company will inform the Client of a planned restriction in advance. During downtime or an outage, the Application may be temporarily unavailable without the Client being entitled to compensation.

15.3 The Company further does not guarantee the execution of an Order or its settlement within a certain time or to a certain extent, unless such time or extent is laid down by legal regulations, these Terms or the relevant separate agreement, in particular in view of the dependence of the services provided on Third Parties, including trading platforms, blockchain networks, custody providers or other technical systems, in which time delays may occur. The Company is not liable for the functioning of blockchain networks or the correctness of their protocols if it cannot influence them and the related incident is not attributable to the Company.

15.4 The Company is not liable for harm arising as a result of the following circumstances, if the Company could not have influenced or averted them by exercising reasonable care and the harm did not arise as a result of a breach of the Company's obligations:

(a) power outages;

(b) outages or failures of telecommunications networks or communication channels between the Client and the Company;

(c) outages of the infrastructure of Third Parties;

(d) technical limitations or rules of blockchain networks;

(e) insufficient liquidity on the part of Third Parties;

(f) legislative or regulatory interventions;

(g) decisions of public authorities;

(h) force majeure events.

The use of a Third Party does not affect the Company's liability to the extent laid down by legal regulations.

15.5 The Company is not liable for economic consequences arising as a result of:

(a) fluctuations in the value of Crypto-assets;

(b) a decrease in or loss of the credibility of a Crypto-asset;

(c) changes in legal or tax regulations;

(d) interruption or termination of support for a particular Crypto-asset by Third Parties.

15.6 The Company is not liable for harm caused by unauthorised interference by a third person with the Client's devices or data, if neither such interference nor its consequences were attributable to the Company.

15.7 In the event of misuse of the Client Account (in particular as a result of theft of the access credentials or a breach of the Client's obligations in protecting them), the Company is not liable for harm arising as a result of such misuse if the misuse occurred as a result of a breach of the Client's obligations and was not attributable to the Company.

15.8 The Company is liable, to the extent laid down by legal regulations and the relevant separate agreements, for:

(a) transactions for the execution of which the Client did not give an Order. For the purposes of the agreement, however, the Client is deemed to have given an Order if it was placed through the Application;

(b) harm caused by the non-execution of an Order that the Client is entitled to have executed, or by the incorrect execution of an Order, if this occurred as a result of a breach of the Company's obligations; this does not apply to the extent that the non-execution or incorrect execution of the Order occurred in causal connection with a breach of the Client's obligations or with the Client's gross negligence or intentional conduct.

15.9 The Client is responsible for the correctness of the data entered when placing Orders, in particular for the correctness of wallet addresses or bank accounts.

15.10 The Client uses the Application at the Client's own risk and bears responsibility for the risks associated with its use. The Client is liable for harm caused by a breach of the Client's obligations under these Terms.

15.11 Information on prices, rates or other parameters displayed in the Application may in some cases be indicative only or may be affected by a technical error, a data delay or an error of Third Parties. In the event of an obvious technical error or incorrect display of data, the Company is not obliged to execute an Order under the conditions thus displayed and is entitled to refuse the Order or cancel it before it is executed.

15.12 In the event of a technical error, vulnerability or other extraordinary event relating to the functioning of a blockchain network, smart contracts, cryptographic protocols or other technology used by Crypto-assets, the Company is entitled to take reasonable measures to protect Clients and the integrity of the services provided. Such measures may include in particular a temporary suspension of transfers of Crypto-assets, a restriction on the placing of Orders or other technical or operational interventions. The Company is not liable for harm arising as a result of such events if these events were not caused by a breach of obligations on the part of the Company.

16. RISK WARNING

16.1 The use of the Application and the Company's services involves risks arising in particular from the nature of Crypto-assets, the fluctuation of their value, the functioning of blockchain networks, custody, transfers, staking, the use of Third Parties and possible technological, security, legal and regulatory events.

16.2 A detailed description of the main risks and recommendations for mitigating them are set out in the document "Risk Warning on Crypto-Assets", which is publicly available on the Company's website in the "Information for clients" section.

16.3 By accepting these Terms, the Client confirms that, before accepting them, the Client had the opportunity to read the document under paragraph 16.2 and to become acquainted with the risks associated with Crypto-assets and the use of the Company's services, and acknowledges that these risks may lead to financial loss, including a partial or total loss of the value of Crypto-assets, their loss or their temporary or permanent unavailability.

17. ACCESS TO THE CLIENT ACCOUNT AND COMMUNICATION

17.1 To access the Client Account, the Client must sign in using a method available in the Application, in particular by means of an email address and password, a connected account or another security element. The Client is entitled, at the Client's discretion, to use additional security measures made available by the Company to protect the Client's account and Crypto-assets. The Company offers a range of security measures (technical means) to increase security, in particular through multi-factor authentication (MFA). The Company strongly recommends that the Client use these security measures in order to increase the Client's own security.

17.2 The Company reserves the right to require the Client to use additional security measures to protect the Client Account, in particular if this is required by directly applicable legal regulations or is necessary for security reasons or in view of the evaluation of the related risks.

17.3 An Order, transaction or request made through the Application after proper sign-in to the Client Account is deemed to have been made by the Client. The Client is responsible for protecting the Client's access credentials and bears the risk of their misuse, unless the unauthorised use of the Client Account was caused by a breach of obligations on the part of the Company.

17.4 Unless otherwise stated, the Company provides information and notices electronically through the Application or by email.

17.5 The Client is entitled to request a copy of the records of services, Orders and transactions related to Crypto-assets that concern the Client. The request may be submitted through the Application or by email to podpora@coinero.cz. The Company will provide the requested records to the Client without undue delay, but no later than within 10 business days, in CSV or JSON format.

17.6 If necessary, the Client may contact the client support department by email at podpora@coinero.cz or by telephone at +420 246 083 787.

18. PROTECTION OF PERSONAL DATA

18.1 The provision of services involves the processing of the Client's personal data. The Company processes personal data in particular for the purposes of the performance of the agreement, the fulfilment of legal obligations (in particular in the area of the prevention of money laundering and terrorist financing) and for the purposes of the legitimate interests pursued by the Company.

18.2 Detailed information on the scope, purposes and method of processing of personal data is set out in the Privacy Policy document, which is available in the Application in the "Information for clients" section.

18.3 The Company adopts and maintains appropriate technical and organisational measures corresponding to the risks of the processing and intended to protect personal data against unauthorised access, loss or misuse.

18.4 If the Client provides the Company with the personal data of other natural persons, in particular the Client's representatives, contact persons, members of bodies or beneficial owners, the Client shall inform these persons of the transfer of their personal data to the Company and make the current Privacy Policy available to them. This is without prejudice to the Company's information obligation under the relevant legal regulations.

19. DURATION AND TERMINATION OF THE AGREEMENT

19.1 This Agreement is concluded for an indefinite period.

19.2 Either Party may terminate this Agreement by notice at any time without giving a reason. The notice period is one month and runs from the date on which the notice is delivered to the other Party. Notice may be given in particular through the Application by using the "Cancel account" function or by sending a notice to the Company's email address.

19.3 A Client who is a consumer is entitled to withdraw from this Agreement without giving a reason within 14 days of the date of its conclusion. Withdrawal may be made in particular by sending a notice to the Company's email address or by cancelling the account in the Application. To meet the time limit, it is sufficient if the withdrawal is sent before the time limit expires.

Withdrawal from the Agreement does not affect Orders executed before the withdrawal is delivered to the Company or the Company's entitlement to fees or commissions for services actually provided until then. Withdrawal from the Agreement is not deemed to be a cancellation of an Order. An Order may be cancelled free of charge only until the moment of its execution, under the conditions laid down in the Order Execution Agreement.

19.4 The Company is entitled to terminate the Agreement with immediate effect if the nature or seriousness of any of the facts referred to in Article 3.4 of these Terms does not allow the continuation of the contractual relationship or justifies its immediate termination. A restriction of the scope of the services provided or a temporary blocking of the Client Account is governed by Article 3.4 of these Terms.

The Company is further entitled, to the necessary and proportionate extent, to restrict the disposal of assets recorded in the Client Account if and for as long as such a course of action is necessary for the fulfilment of the Company's legal obligations or is required by a decision of a court or other public authority. This is without prejudice to the Company's powers under Article 5.2 of these Terms.

19.5 The Company is entitled, even without giving a reason, to decide on the partial or complete discontinuation of the operation of the Application or of the provision of any of the services available through the Application, including the Order execution service, in particular for operational, technical, legal or regulatory reasons.

The Company will inform Clients of this fact reasonably in advance and will communicate to them the scope, date and method of discontinuation of the Application or the relevant service and the procedure for the settlement of the Client's assets. Prior notice is not required if immediate discontinuation is required by a legal regulation, a decision of a court or other public authority, a security incident or another serious reason that does not allow prior notice.

Upon discontinuation of an individual service, the relevant separate agreement will also be terminated in the manner laid down in that separate agreement; this does not affect the duration of this Agreement or the provision of the other services. In the event of the complete discontinuation of the operation of the

Application, this Agreement terminates on the date stated in the Company's notice. The provisions necessary for the settlement of the Client's assets and of mutual claims remain in force until they have been fully settled.

19.6 After delivery of a notice of termination or of a notification of the termination of the Agreement, the Company may restrict the scope of the services provided. In such a case, the Client is entitled to carry out only acts aimed at terminating the contractual relationship, in particular the transfer or withdrawal of assets from the Client Account or the sale of Crypto-assets. The Company is entitled to further restrict the scope of these acts if this is necessary in order to fulfil obligations arising from legal regulations or to protect the Client or third persons.

19.7 Before the termination of the Agreement or within the period set by the Company, the Client shall transfer the Crypto-assets from the Client Account in accordance with Article 10 of these Terms and withdraw the Fiat Currency to the Client's Bank Account.

19.8 If the Client does not transfer the Crypto-assets from the Client Account within the set period, the Company is entitled, after prior notice to the Client and if such a course of action is legally and technically possible, to sell these Crypto-assets at the price available at the moment of sale and to send the proceeds to the Client's Bank Account. If the Client does not withdraw the Fiat Currency from the Client Account, the Company is entitled to send these assets to the Client's Bank Account. The Company is not liable for a change in the market value of the Crypto-assets up to the moment of their sale if it has acted in accordance with this Article.

19.9 If the balance in the Client Account does not reach the minimum amount enabling its technically or economically feasible transfer, withdrawal or sale (for example due to minimum limits set by Third Parties, the amount of transaction fees or the unavailability of liquidity), or if its value does not exceed the amount corresponding to 1 EUR, the Company is not obliged to carry out such a transfer, withdrawal or sale. Such a balance may remain recorded in the Client Account even after the termination of the Agreement.

19.10 The termination of the Agreement and/or the closure of the Client Account also terminates all related contractual relationships between the Company and the Client.

19.11 The termination of the Agreement does not affect the rights and obligations that, by their nature, are to survive its termination.

20. CHANGES TO THE TERMS

20.1. The Company is entitled to unilaterally change these Terms to a reasonable extent. The Client will be informed of a change to the Terms through the Application or by email to the Client's email address.

20.2. Unless otherwise stated, a change to the Terms takes effect upon the expiry of 1 month from the date on which the change is notified to the Client.

20.3. If the Client does not agree with a change to the Terms, the Client is entitled to terminate the Agreement by notice before the change takes effect. In such a case, the Agreement terminates on the date on which the change to the Terms takes effect.

20.4. If the Client does not reject the change to the Terms within the period under paragraph 20.2 or continues to use the Company's services, the Client is deemed to agree to the change to the Terms.

20.5. The Company is entitled to make a change to the Terms with immediate effect to the necessary extent if such a change is necessary in particular due to:

(a) changes in legal regulations;

(b) a decision of a public authority;

(c) regulatory requirements;

(d) security reasons; or

(e) the prevention of misuse of the services.

The Company will inform the Client of such a change without undue delay.

20.6 Changes to the Price List are governed by this Article mutatis mutandis, unless a legal regulation or the nature of the relevant fee provides otherwise. The current amount of the fee is displayed to the Client before the relevant Order or transaction is confirmed.

20.7 The Company is entitled to grant the Client an individual discount on fees, in particular with regard to the scope or volume of the services used. The Client has no legal entitlement to the granting or maintenance of a discount, unless expressly agreed otherwise between the Company and the Client.

21. FINAL PROVISIONS

21.1 The Agreement is concluded remotely through the Application, and all costs of using means of distance communication are borne by the Client. The Agreement may be concluded only in the Czech language. The Agreement, including these Terms, is archived in electronic form and will be sent by the Company to the Client's email address at the Client's written request.

21.2 The Agreement and all legal relationships arising from it are governed by the law of the Czech Republic. This does not deprive a Client who is a consumer of the protection afforded by the mandatory provisions of the law that apply to the Client regardless of this choice of law.

21.3. The invalidity, ineffectiveness, apparent nature or unenforceability of any part of the Agreement or of these Terms does not affect the remaining parts of the Agreement or of these Terms.

21.4 The headings of the individual Articles are for convenience only and do not affect the interpretation of these Terms.

21.5 The Parties have agreed that, in the event of disputes arising from or in connection with the Agreement, they will make reasonable efforts to resolve these disputes by mutual agreement. All disputes arising from or in connection with the Agreement (including obligations to compensate for damage caused by a breach of obligations under this Agreement or to surrender unjust enrichment) will be decided by the courts having subject-matter and territorial jurisdiction, unless a legal regulation provides otherwise.

21.6 A Client who is a consumer has, within the scope of the competence of the Financial Arbitrator, the right to out-of-court resolution of a consumer dispute arising from this Agreement before the Financial Arbitrator.

Office of the Financial Arbitrator, Legerova 1581/69, 110 00 Prague 1, https://www.finarbitr.cz

The proceedings are initiated on the Client's application.

21.7. These Terms take effect on 27 February 2026, the date on which the decision of the Czech National Bank granting the authorisation to provide crypto-asset services became final.