

# BCHLX Corp. General Terms & Conditions

Last Modified: November 11<sup>th</sup>, 2021

These BCHLX General Terms and Conditions (hereinafter “the Terms”) apply to BCHLX platform located at <https://BCHLX.com>, its affiliates or partners (hereinafter collectively, “the Platform” or “BCHLX”, “we”, “us” and/or “our(s)”), and BCHLX products and services specified herein (hereinafter jointly “the Services”).

In these Terms, any user of this platform, including employees, agents, affiliates, owners, partners or any other entity related to such user, that is or is considering becoming registered, are referred to as “you”, “your” when referring to the user’s personal rights and liabilities, and/or the “user(s)” in other general meaning.

**BY USING THE PLATFORM, YOU AGREE TO THESE TERMS; IF YOU DO NOT AGREE, PLEASE DO NOT USE THE PLATFORM.**

BCHLX reserves the right, at its sole discretion, to change, modify, add, or remove portions of these terms at any time. It is your responsibility to check these terms periodically for changes. Your continued use of the platform following the posting of changes will mean that you accept and agree to the changes.

As long as you comply with these terms, BCHLX grants you a personal, non-exclusive, non-transferable, limited privilege to enter and use the platform.

## **GENERAL DEFINITIONS**

“Virtual Currencies” shall mean a digital representation of value that functions as a medium of exchange, a unit of account, and/or a store of value which cryptographic techniques are used to regulate the generation of digital units and verify the transfer of assets via blockchain, having no Legal Tender and operating independently from a central bank in any jurisdiction.

“Cryptoassets” shall mean Virtual Currencies.

“Fiat Currencies” shall be used in reference to money or currency, which means any money that a recognized government declares as Legal Tender and has value only because such government maintains its value.

“Legal Tender” means any national currency, such as U.S. dollars or EURO, that may be used in connection with Cryptoassets via the Services and does not include any virtual currency.

“Blockchain” shall mean a system in which records of transactions made in Virtual Currency are maintained across several computers in a peer-to-peer network.

“KYC” shall stand for Know Your Customer (or Client), which means the process of verifying the identity of customers or clients and assessing potential risks of illegal intentions for the business relationship.

“AML” shall stand for Anti-Money Laundering, which means a set of procedures, laws, and regulations that are intended to stop the practice of generating income through illegal actions.

“Restricted Jurisdiction” shall mean any country or its part where Your use of the Services is deemed to be illegal and/or otherwise violates applicable laws of either the European Union or the United States of America; where BCHLX is not authorized to provide the Services; and/or where either the European Union or the United States of America have embargoed goods and services which match the nature of Services offered by BCHLX.

“Your Account” shall mean a user’s account accessible at BCHLX via the Services offered on the Platform, where you may store HLX coins, Documents, & Information.

“Individual Account” shall be owned by only one person or entity who can transfer, use, or exchange HLX coins & wallet items held in the Account. There is only 1 (one) Individual Account maximum per individual.

“Business Account” shall be owned by any type of legal entity holding an Account in any capacity other than an individual capacity.

“Affiliate” shall mean any legal entity that is related to BCHLX by one owning shares of the other, by common ownership, or by other means of control, including but not limited to any parent company and subsidiary.

“Partner” shall mean any entity/individual that has entered into any kind of partnership agreement with BCHLX and/or who has integrated any of BCHLX products into its website.

## **I. GENERAL INFORMATION**

### **PLATFORM MANAGEMENT**

BCHLX is operated by BCHLX Corporation, a company which is duly registered and active in Miami, Florida, a region of the United States of America (hereinafter “the Platform Operator”).

The active legislation of the USA is applicable to the Platform and any agreements or transactions made through it.

### **REGISTRATION ON THE PLATFORM AND YOUR BCHLX ACCOUNT CREATION**

By registering as a user on the Platform and accepting these Terms, you are deemed to enter into the full Agreement with the Platform Operator. Only registered users are entitled to use the products and services offered by BCHLX.

While using the Platform, you shall confirm that you meet the following criteria:

- You are an eligible individual or a legal entity with the full legal capacity in your respective domicile;
- You must be at least 18 years old; or have parental consent (Viva HLX reporting users only)\*
- You are not the subject of any insolvency proceedings;
- You have full legal capacity (as defined in your jurisdiction) to enter into a binding contract;
- You are not under the influence of alcohol, drugs, psychoactive, toxic or other intoxicating substances.

You may not register a BCHLX Account or use the Platform if You are a resident of any jurisdiction in which:

- The Platform operator is not authorized to provide its Services;
- Either the European Union or the United States of America have embargoed goods or services which match the Services we offer;
- Your use of Services is deemed to be illegal.
- Any provisions of this clause when mentioned either jointly or separately shall be hereinafter referred to as "Restricted Jurisdiction".

You hereby represent and warrant that You:

- Do not reside or You are not currently located in a Restricted Jurisdiction;
- Will not attempt to register an Account or use our Services by circumventing any methods we have in place to restrain You from applying for an Account or using our Services, even if such methods are not efficient or can be avoided. We may use controls or other checks to restrict access to the Platform from any Restricted Jurisdiction.

You hereby represent and confirm that you have not been placed on any sanctions list by any governmental authority in either the European Union or the United States of America, and You will not use the Platform to conduct any illegal or illicit activity.

If You use the Platform Services and/or conceal from the Platform management your residing territory and/or your placement into sanctions list as mentioned herein, we reserve the right to stop rendering you the services and terminate the agreement immediately.

To register on the Platform, you need to fill in a registration form and confirm the present Terms. After You have been registered, your account is automatically established on the platform. Upon your registration on the platform, BCHLX assigns your unique set of Identification Sequences for your wallet. BCHLX also utilizes two factor OTP authentication protocols to ensure wallet activity is authorized appropriately.

To activate your account and gain full user's access to the Platform and Services, you must go through the KYC procedure as set by the AML policy. Failure to provide information necessary for the KYC procedure may result in the termination of your account access.

In case of our partnership with a regulated entity, if you are referred by our Partner, you may not be required to provide your KYC details to us if you have already passed through KYC/AML procedures at the latter and these KYC/AML procedures meet the AML/KYC requirements of

the United States of America. We must have access to this data in any appropriate way agreed with the partner and you shall give his advance consent to this data processing.

To access and use your account, we identify you by your email address and password. You shall be entitled to change your email address and password used for Your identification in compliance with procedures established on the Platform.

If you represent a legal entity on behalf of which you would like to set up a Corporate Account with us, we shall identify You as the signatory for the current entity. We may refuse to recognize and accept any resolution affecting and/or authorizing you to use the Corporate Account that appears to us to be incomplete or improperly executed.

To set up your Business Account, you must first verify yourself. Only the verified user may proceed with corporate enrollment. You must provide all business documents which may be requested by BCHLX via email during registration, or by uploading them in accordance with procedures established on the Platform for new accounts.

By completing an account registration on behalf of yourself or another entity, you hereby represent and agree that you:

- Are fully authorized to execute all documents or otherwise complete our requirements on behalf of yourself or the entity you represent in your stated capacity,
- Have furnished all documents or other information necessary to demonstrate that authority and/or
- Will provide any other documents and complete other requirements as we may request from time to time.

To use the Services offered on the Platform and to enter into any agreements with us, you must take the steps prescribed in these Terms and in compliance with procedures established on the Platform to enable BCHLX to identify you according to the applicable AML policy.

By accepting these Terms, you represent and warrant that you understand all the functions available on the Platform as well as the consequences of any decisions You make or actions You take while using the Platform assert that you are capable of making decisions on any actions on the Platform.

We may deny your enrollment on the Platform for any reason and we are under no obligation to provide you with a reason for rejection.

Only the owner of your account is authorized to enter into and use it. Unauthorized use of your account is strictly prohibited and bears all the risks associated with it. We may terminate your access to the Platform and the Services if we detect or suspect such unauthorized use.

No provision herein shall constitute an investment or loan/deposit advice or consultation and in no way shall any of the Parties view BCHLX as an investment advisor/fund/credit institution and/or a loan/deposit intermediary.

## **YOUR PERSONAL DATA**

We are entitled to process all your personal data, as it is defined by our Privacy Policy.

We may receive your personal data from you and any sources in accordance with our Privacy and AML Policies and the applicable law. By entering into the present Agreement, you also accept the provisions of our Privacy Policy and give us your consent to process your personal data.

The purpose of processing your personal data is keeping your records, offering, rendering and maintaining network services, blockchain activity and marketplace analysis, exercising, and protection of the rights of BCHLX Inc. and/or you arising from the agreement.

We may outsource third parties to get access to your personal data and/or process it. You will have to give your consent to these third parties to let them handle your personal data.

Any personal data of yours will be handled in accordance with the [European General Data Protection Regulation](#) in the form and manner as it is required by our AML policy and applicable laws in the United States of America.

We may grant access to Your KYC data to third parties without your preliminary consent only according to the applicable law and/or based on a relevant governmental authority's ruling. Meanwhile, we strictly follow all the European Union, the United States of America and other general international regulations regarding personal data protection as mentioned herein.

## **YOUR IDENTIFICATION**

We identify you according to the rules of the internal control system and our AML policy.

We verify you as the user in all cases as required by the applicable law.

To verify you as the authorized user of your account, we may, in our sole discretion and at any time, request from you any information that we deem necessary about you as an individual and/or a representative of a legal entity and/or legal entity itself, as well as a source of funds and generally any documents confirming your identity and your wealth. We reserve the right to unilaterally impose any additional requirements for your identification, as well as introduce changes in any user's identification process.

You represent and confirm that all information provided to BCHLX pursuant to these terms or otherwise is true, accurate, up to date and not misleading in any respect. If any part of such information changes, it is your obligation to update such information by contacting [security@bchlx.com](mailto:security@bchlx.com) as soon as possible but not later than three (3) days after the change.

You authorize us to request and rely upon any credit reports or other information provided by third parties to determine if we may open or maintain your account. Your account shall not be opened, and we have no responsibility to You unless and until You have received an email

confirmation from us that your account has been created. We are not obliged to accept an application from you, and we reserve the right not to open an account for you or any other user in our sole and absolute discretion.

By completing the registration form in compliance with the procedures established herein and depositing funds to your account, you confirm that you wish to use the Platform and the Services offered therein pursuant to the provisions herein.

Each time you log on to the Platform using your email address and password, you are agreeing to be bound by these Terms. All payments, payment orders, instructions, applications, agreements, as well as other documents confirmed or submitted by you on the Platform after entering Your email address and password as prescribed on the Platform shall be binding upon you.

Your password is deemed to be confidential information that you agree not to disclose and shall undertake all necessary precautions to prevent third parties from gaining access to it. You must keep your password in a secure manner, as well as regularly change/update the password as it is prescribed by BCHLX.

If you suspect that Your password has become known or may become known to a third party, you must immediately inform us about it via email at [security@bchlx.com](mailto:security@bchlx.com). Once we receive your message, we shall block access to your account as soon as possible. We will work with you to establish access to your account, but you are solely responsible for any loss or damages incurred by You because of a third party accessing your account due to your negligence.

After changing, resetting a password or disabling two-factor-authentication, for security purposes we may suspend wallet swap outs for up to 72 hours. Also, for security purposes, we require use of the two-factor authentication enabled on your account.

We may restrict or block access to your account if we suspect that your account has been used without proper authorization. This may include the following:

- Your password has become known or may have become known to a third party;
- We suspect that Your Account has been used for illegal transactions;
- Other cases at our discretion, to ensure the safety of services, inviolability, your confidentiality or to prevent losses that might be inflicted upon you, us or any other user of the Platform.

-

We shall be entitled not to approve your transaction, if:

- You fail to comply with these Terms;
- We have suspicions about Your identity as the user who initiates the transaction, your source of income and/or the contents of Your transaction, origin/form of any of the documents You have provided to prove the transaction;
- Your instruction on the transaction is unclear or corrupted due to any reason;
  - o in other cases, stipulated herein.

## **TOKEN CURRENCY AND TRANSFER OF FUNDS**

Only HLX, BCHLX's security token is permitted for use as the platform's operational service coin.

HLX is a Software as a Service securitization service of informational value. You shall be entitled to add HLX to your account only in your own name.

You hereby represent and warrant to BCHLX that:

- You own the HLX you hold in your BCHLX account; or
- You are validly authorized to carry out transactions using the HLX you hold in your BCHLX Account;
- All transactions initiated with your Account are for your own sake or on behalf of a person or entity you are properly authorized for.

Once you successfully pass the KYC/AML procedures, you may proceed with buying HLX Coins by the available payment means, which include most Fiat, Credit, Debit Cards as well as PayPal and some Cryptocurrencies.

Your funds received by BCHLX, in compliance with the present Terms shall be regarded as funds transferred for the purchase of HLX Coins.

HLX deposited into your account pursuant to these terms shall be kept in your account and no interest shall accrue or be paid to you for the funds in your account unless you transact within the BCHLX marketplace in accordance with the inheritance rewards policy of BCHLX.

If due to interrupted/improper system operations of the Platform your account is mistakenly credited or debited, BCHLX shall debit or credit HLX from your account in order to properly remedy the situation.

We will provide you with a statement about all your transactions performed through the Platform upon Your request. Your Account statements are available in your account at any time.

You are entitled to request BCHLX to disburse HLX coins held in your account to any payment account opened in your name or account where You have shared access in any credit/financial institution. BCHLX will accept a return of only HLX coins in Your BCHLX account which are not allocated or restricted.

BCHLX is entitled to make deductions from your account to perform your obligations to utilize HLX for any BCHLX applicable product or blockchain service. This includes the payment of BCHLX network fees, should any be applicable. Please view our system governance document for detail.

It is illegal to purchase HLX service tokens with funds gained by illegal means. In case of suspicious transactions, the relevant governmental authorities shall be notified, and this can

lead to freezing all account activity, as well as to the closing of the account and confiscation of funds.

If at any time while registering as the user or during the term of this agreement, any suspicions arise about You related to money laundering, terrorism financing, or any other illegal activities, we shall refuse to register and accept any funds from you and shall block you from accessing the platform.

You may withdraw your HLX balance partially or completely from the platform at any time, as long as these funds are not allocated into any BCHLX product. If they are, credits shall be issued according to the conditions of the relative product and swap offer from BCHLX.

Every transmission request shall be deemed pending until accepted by us. We may refuse to accept such request or delay the processing of an approved request for any reason, including but not limited to insufficient funds in your account, inaccurate or misleading information provided by You, or any doubt or suspicion of money laundering or other financial crime related to your account.

Please note that Your funds' withdrawals and deposits to any of your accounts/wallets outside the Platform may take five (5) to seven (7) business days in some cases. The mentioned time will vary by the type of account.

BCHLX shall not be liable for the inability to return HLX credits due to force majeure circumstances, including unforeseeable and uncontrollable changes in the field of electronic payments or Cryptoassets turnover, or relevant changes in the applicable legislation.

#### **NETWORK MINIMUM HLX BALANCE & PAYMENTS FOR PLATFORM SERVICES**

You shall keep a minimum HLX coin balance as required by wallet profile type, listed in the BCHLX governance document. Should you not retain the minimum coin allowance, BCHLX is entitled to charge a minimal service fee for your coin transactions or withhold inheritance coin awards in accordance with the system governance.

You shall ensure that there are sufficient funds on Your BCHLX account for performing all payments, including BCHLX fees. If Your funds on the BCHLX account are insufficient, we will not execute the transaction you have deemed to execute. BCHLX shall not be held liable for losses, which you might suffer in this regard.

#### **YOUR RIGHTS AND OBLIGATIONS**

You shall undertake:

- not to use the Platform for illicit conduct, including but not limited to fraud and money laundering;
- To provide information which is true, accurate, up to date and not misleading in any respect upon registration on the Platform and when using the Platform,
- To use only secure means and devices for electronic communications and data transfer; including two-factor authentication which is strongly recommended;



- To promptly, however not later than within 3 (three) business days, inform BCHLX in writing, if any of your personal data provided to the Platform changes;
- To exercise decency and observe universal moral and ethical standards in communication with BCHLX.

In case we detect that the information submitted by you is false/not up to date/wrong, we may, at our sole discretion, stop the service rendering on the Platform and/or freeze your HLX in your account on the Platform. You may be held personally and criminally liable for providing false or misleading contact details (telephone, email, and residential address) and/or documents to pass the verification process on the Platform and on further requests. Any attempt to defraud BCHLX may entail the application of appropriate measures of applicable AML and/or criminal law.

### **BCHLX CORP. RIGHTS AND OBLIGATIONS**

We will use commercially reasonable efforts to keep the Platform operational, accessible and secure for the use of all registered users.

We bear no obligations for any taxes that You might be obligated to pay as a result of transactions you make on the Platform. According to the current legislation of the USA, we do not act as a tax agent for withholding (income) tax if you receive income from operations with any financial instruments on our Platform. According to applicable legislation, if You receive any income from any financial operations using our financial services, you calculate, file and pay all applicable taxes according to the legislation of Your jurisdiction where you are deemed to be a tax resident.

Any additional services that we offer to you shall be subject to these same Terms unless otherwise agreed to in writing between you and BCHLX via correspondence in writing.

### **ACCOUNT STATEMENTS**

We will make your account statements available to you online on the Platform in the transaction section and/or by email upon request.

Upon receipt of any statements provided by us, you must examine the statement and notify us of any unauthorized use or any error or irregularity on the statement within 30 (thirty) calendar days after the statement is made available to you. If any notice is not received from You within the 30-calendar day period, then we will have no liability to You for any losses you may have incurred.

### **TAXES**

You may use the statement we provide to you for your tax return filings.

It is your responsibility to determine what, if any, taxes shall apply to any payments you make or receive, as well as to collect, report, and remit the correct tax to the appropriate tax authority.

We will not make any tax withholdings or filings unless we are required by law to do so.

We shall not be liable for determining whether taxes apply to your transactions, or for collecting, reporting or remitting any taxes arising from your transactions.

You are solely responsible for complying with applicable tax law, reporting, and paying any taxes arising from your transactions on the Platform.

### **TRANSFER OF YOUR ACCOUNT**

Your Account at BCHLX is non-transferable or assignable in whole or in part to any third party.

If you wish to transfer HLX held in your account to another person/entity, the latter shall pass all verification procedures stipulated herein and become a new user of the Platform.

Unauthorized Platform utilization by any other individual/legal entity not duly verified by the Platform is strictly prohibited by these Terms and applicable AML law.

### **AMENDMENT AND TERMINATION OF THE AGREEMENT**

We are entitled to change/amend these Terms at any time upon our own discretion without any prior notice to You. By continuing to use the Services you agree to be bound by the most current Terms.

We are entitled to restrict your right to use the Platform and/or terminate the present Agreement and delete your account without warning immediately if we discover that:

You breach the present Terms or otherwise illicitly uses the Platform in a way which is not compliant with applicable legislation;

You have provided false or misleading information or counterfeit documents;

You are suspected of money laundering, terrorism financing, or an attempt to do so, that involves you personally or your account.

We reserve the right to close your account at any time for any reason stipulated herein and/or applicable law without any prior notice but with the soonest notification to you via email.

If you wish to terminate this Agreement, you must notify BCHLX at least three (3) business days in advance via email: [security@bchlx.com](mailto:security@bchlx.com)

### **RISK DISCLOSURE**

These Terms and the holding of HLX Service Coin relationship does not create any fiduciary relationship between yourself and BCHLX. HLX is a securitization of information service performed and maintained with the HLX Token

Your account is not a checking, savings or any other type of account, and is therefore not covered by any insurance against losses.

HLX Coin is not Legal Tender. BCHLX is not a depository institution, and your BCHLX account is not a deposit account. HLX Coins in Your Account are not insured in any jurisdiction by any deposit insurance scheme or any securities investor protection corporation.

The nature of Cryptoassets may lead to an increased risk of fraud or cyber-attack, including rollback attacks or Blockchain reorganizations. Although BCHLX takes precautionary measures to protect against cyber threats, some circumstances may lead to losses or damages.

In light of these risks mentioned herein, which are only some of the risks involved in using the Services and holding or trading in Cryptoassets and do not constitute an exhaustive list of such risks, you should carefully consider whether holding or investing through Cryptoassets in general and/or using the Platform suits you in light of Your awareness of the risks.

#### **DISCLAIMER OF WARRANTIES, INDEMNIFICATION AND LIMITATION OF LIABILITY**

**WITH THE EXCEPTION OF ANY WARRANTIES EXPRESSLY PROVIDED ELSEWHERE IN THESE TERMS, THE PLATFORM AND SERVICES ARE PROVIDED TO YOU “AS IS” AND WITH ALL FAULTS AND DEFECTS WITHOUT WARRANTY OF ANY KIND. TO THE MAXIMUM EXTENT PERMITTED UNDER THE APPLICABLE LAW, BCHLX, ON ITS OWN BEHALF AND ON BEHALF OF ITS AFFILIATES AND ITS AND THEIR RESPECTIVE LICENSORS AND SERVICE PROVIDERS, EXPRESSLY DISCLAIMS ALL OTHER WARRANTIES, WHETHER EXPRESSED, IMPLIED, STATUTORY, OR OTHERWISE, WITH RESPECT TO THE PLATFORM AND SERVICES, INCLUDING ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND WARRANTIES THAT MAY ARISE OUT OF COURSE OF DEALING, COURSE OF PERFORMANCE, USAGE, OR TRADE PRACTICE. WITHOUT LIMITATION TO THE FOREGOING, WE PROVIDE NO WARRANTY OR UNDERTAKING, AND MAKE NO REPRESENTATION OF ANY KIND THAT THE PLATFORM AND SERVICES WILL MEET YOUR REQUIREMENTS, ACHIEVE ANY INTENDED RESULTS, BE COMPATIBLE, OR WORK WITH ANY OTHER SOFTWARE, APPLICATIONS, SYSTEMS, OR SERVICES, OPERATE WITHOUT INTERRUPTION, MEET ANY PERFORMANCE OR RELIABILITY STANDARDS, OR BE ERROR-FREE, OR THAT ANY ERRORS OR DEFECTS CAN OR WILL BE CORRECTED. NOTE THAT SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF OR LIMITATIONS ON IMPLIED WARRANTIES OR THE LIMITATIONS ON THE APPLICABLE STATUTORY RIGHTS OF CONSUMERS, SO SOME OR ALL OF THE ABOVE EXCLUSIONS AND LIMITATIONS MAY NOT APPLY TO YOU.**

To the maximum extent permitted by the applicable law and subject to the exceptions provided herein in no event shall BCHLX, its affiliates and partners or any of their respective officers, directors, agents, employees or representatives, be liable for any lost profits or any special, incidental, indirect, intangible, or consequential damages, whether based in contract, tort, negligence, strict liability, or otherwise, arising out of or in connection with authorized or

unauthorized use of the Platform, or this Agreement, even if BCHLX has been advised of or knew or should have known of the possibility of such damages.

You further agree to indemnify, defend, and hold harmless MNCS from and against any and all loss, damage, costs, expenses (including reasonable attorneys' fees), claims and liability incurred by us resulting from any of the following:

- The imposition of any penalties against us due to the specifics of the Cryptoasset regulations of your jurisdiction;
- Any illegal or unauthorized use of Your Account by you or a third party;
- If You fail to uphold Your obligations or otherwise breach these Terms;
- Due to interrupted communications and other interruptions or obstacles that are not dependent on us;
- If pursuant to the Terms, your access to your account has been blocked;
- Due to Your infringing these Terms or your illicit conduct;
- Due to the specifics of the legal regulation of your home jurisdiction regarding virtual currency turnover or taxation;
- In connection with any other probable situation which impact could not be predicted by due diligence measures.

To the maximum extent permitted by the applicable law and subject to any exceptions provided herein, in no event shall BCHLX, its affiliates and partners, or any of their respective officers, directors, agents, employees or representatives, be liable to you for more than the amount of your funds in your account at the time when the direct losses occurred.

#### **LEGAL PROCESS AFFECTING YOUR ACCOUNTS**

If any legal action such as an attachment, garnishment, levy or other public legal processes (hereinafter "legal procedure") is brought against your account, we reserve the right to refuse to permit (or may limit) withdrawals or transfers from your account until the legal process is satisfied or dismissed.

Regardless of the terms of any legal procedures, we reserve the right to the first claim to any and all HLX held in your account at BCHLX.

We are under no obligation to oppose on your behalf any such legal procedures and we reserve the right to take any action to comply with such legal procedures as we determine to be appropriate in the circumstances without liability to you.

If we incur any expenses, including but not limited to attorney fees, in connection with any legal procedures, we may charge any expenses and fees to You without any prior notice and/or we are entitled to bill You directly for such expenses and fees.

Any garnishment or levy against your account is subject to our right of setoff and security interest in accordance with any applicable court ruling.

## **OTHER TERMS AND CONDITIONS**

The current Agreement is considered to have come into force from the moment You agree to it and we accept you as the user by creating a relative account at BCHLX.

The present Terms are binding until the moment when your account is deleted and all commitments of you originating from any BCHLX products have been fully met.

Current Terms are drawn up and shall be amended only in English. In case of any translation discrepancies, the English version set herein shall prevail.

## **INHERITANCE SWAP REQUESTS**

You may request a swap of your accrued inheritance rewards only if a network Aggregator is offering or accepts your request. Accordingly, all incoming and outgoing 'swap' transactions will be created with the pending status and will remain in this status until the agreed moment, and then they will be processed.

**WE RESERVE THE RIGHT TO AMEND THE LIST OF THE PROPOSED SERVICES AND PROVIDE OTHER SERVICES ACCOMPANYING THE SERVICES MENTIONED HEREIN. YOU WILL BE NOTIFIED ACCORDINGLY VIA EMAIL AS SOON AS ANY NEW SERVICE APPEARS ON THE PLATFORM.**

If there are any questions regarding these Terms You may contact us using the following email: [security@bchlx.com](mailto:security@bchlx.com)