

Conmodum

Terms & Conditions

CONMODUM BANK

Platform Terms & Conditions

ConmodumNET Investor Programme

1. Acceptance of Terms

These Terms & Conditions ("Terms") govern access to and use of the ConmodumNET website (conmodum.org), investor portal, and related services (the "Platform") operated by Conmodum Holding Limited (Company No. 17358289, England & Wales) on behalf of the ConmodumNET group. By registering for or using the Platform, you agree to be bound by these Terms.

2. Eligibility

2.1 The investor programme is open to natural persons and corporate entities resident in the European Economic Area, United Kingdom, Canada, and United Arab Emirates, subject to jurisdiction-specific eligibility checks. Residents of other jurisdictions may be considered on a case-by-case basis.

2.2 You must complete Know Your Customer (KYC) and Anti-Money Laundering (AML) verification before purchasing Tokens or accessing investor features. The Company may refuse or suspend access at its discretion where verification cannot be completed or where use of the Platform would breach applicable law.

3. Account Registration

3.1 You must provide accurate, current information when registering and keep your login credentials confidential. You are responsible for all activity under your account.

3.2 The Company may suspend or terminate an account on reasonable suspicion of fraud, misuse, or breach of these Terms.

4. Description of Services

The Platform provides access to: multi-currency IBAN accounts; SEPA, SEPA Instant, SWIFT, FPS, and CHAPS payment processing; prepaid and debit card issuance; payment acquiring; crypto wallet and exchange services; and the CBGST investor token programme, described in the Whitepaper and governed by the Token Purchase Agreement and Revenue Share Agreement. Each ConmodumNET group entity provides services under its own licence in its own jurisdiction; using the Platform does not mean every service is provided by every entity in every country.

5. Fees

Applicable fees for payments, cards, exchange, and other services are as published on the Platform or otherwise notified to you, and may be updated from time to time on reasonable notice.

6. User Obligations

- Use the Platform only for lawful purposes and in accordance with these Terms.
- Not attempt to circumvent KYC/AML controls or provide false information.
- Not use the Platform in a manner that could damage, disable, or impair its operation.

7. Intellectual Property

All content, trademarks (including "Conmodum Bank" and associated logos), and technology on the Platform are owned by or licensed to the Company. You may not reproduce, distribute, or create derivative works without prior written consent.

8. Risk Disclosure

Use of crypto-asset and token-related services carries risk, including the risk of total loss. Nothing on the Platform constitutes investment, legal, or tax advice. See the Whitepaper and Token Purchase Agreement for token-specific risk factors.

9. Limitation of Liability

To the maximum extent permitted by applicable law, the Company's liability for any claim arising from use of the Platform is limited as set out in the applicable service agreement; nothing in these Terms excludes liability that cannot lawfully be excluded (e.g. for fraud, or death or personal injury caused by negligence).

10. Data Protection

Personal data is processed in accordance with the Company's Privacy Policy and applicable data protection law (including UK GDPR and EU GDPR where relevant).

11. Termination

Either party may terminate access to the Platform in accordance with the notice provisions of the applicable service agreement. Termination does not affect rights or obligations that accrued before termination, including under the Token Purchase Agreement and Revenue Share Agreement.

12. Governing Law and Jurisdiction

[Placeholder — to be confirmed by counsel; commonly the laws of England & Wales for the UK entity, with local law governing services provided by other ConmodumNET entities in their home jurisdictions.]

13. Contact

Conmodum Holding Limited, London, United Kingdom.

Email: support@conmodum.com

Phone: +371 29266821.