



PLATON LIFE
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PLATON LIFE PLATFORM GENERAL BUSINESS CONDITIONS

Corporation PlatonFinance OÜ

registration number: 14730682, with registered office in Harju Maakond, Tallinn, Kesklinna linnaosa, Rotermanni tn. 8, 10111 (hereinafter "Platon Finance").

TITLE I.

DEFINITION OF BASIC TERMS

1. **"Conditions"** (hereinafter referred as "Conditions" or "GBC") are these general business terms and conditions that govern the rights and obligations arising from the contracts signed between PlatonFinance OÜ (hereinafter referred to as "Platon Finance") and the Client. The primary subject of the contracts is the operation of Platon Life - an online wallet for storing Digital Currency.
2. **"Client"** is classified as a natural person, who has reached the age of 18 and is fully independent. The second type of the client is legal person, who purchases or owns a Digital Currency provided/ brokered by Platon Finance at own expenses at Platon Life.
3. **"Digital currency"** is an electronically stored unit that is not considered as a cash according to Act No. 370/2017 Coll., on payment system, however can be used to purchase goods or services. PlatonCoin, Ethereum and Bitcoin are considered as a digital currency intended for the purposes of these conditions.
4. **"PlatonCoin"** (hereinafter "PLTC") is a type of virtual currency. "PLTC" is extensive computational data operating on the basis of a Peer-to-Peer computer network. Distribution of this currency is executed exclusively through the database blockchain. The system works on the basis of distributing through transactions, whose accuracy is confirmed by individual blocks of data. The blocks consist of software, which uses powerful hardware in order to perform the computational tasks needed to verify the correctness of transactions. Virtual currencies are not regulated by legal regulations governing payment services in the Czech Republic. Nor do they fall under the regulation and supervision of the Czech National Bank. The value and possible use of "PLTC" depends on constant development of technologies and the ecosystem. The most crucial factor is the confidence of investors and users in these technologies. "PLTC" is an autonomous unregulated payment instrument intended for widespread use by business units and consumers.



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5. **"Platon Life"** is an ecosystem of products and services provided by Platon Life group. The purpose of these products is to support the "PLTC" shift by creating a unique system of goods and services to be offered. The second important aspect is demand for entities having and accepting PLTC in their payment system.
6. **"Platon Life Group"** is a globally operating group consisting of Platon Life companies.
7. **"Platon Wallet"** is an electronic wallet or a way how to store and transfer Digital Currencies.
8. **"Marketplace"** is an electronic auction of PLTC sold by the Seller to another third party, the sale of which is facilitated by Platon Finance through the Seller's offer located on the so-called marketplace.
9. **"Term"** e-mail is the e-mail address provided by the Client, while creating a Platon Life account and is intended primarily for the communication between Platon Finance's and the Client.
10. **"Means of remote communication"** (hereinafter "remote communication") are the means of communication by which is signed the contract between Platon Finance and the Client. These means of communication are in particular the Platon Finance Website, Platon Life, the telephone line or the Platon Finance email address.
11. The abbreviation **"VAT"** means value added tax at the rate valid under applicable and effective legislation.
12. Term **"Act"** is Act No. 634/1992 Coll., On Consumer Protection. The Czech Trade Inspection Authority - www.coi.cz supervises compliance with this Act in case the Client is a Consumer.
13. Application Platon Finance- Platon Life is located on **"Internet Platform Platon Finance"** <https://app.platonlife.com>
14. **"Sale and purchase of Digital Currency"** is governed by the general business terms and conditions intended for selling Platon Finance products by Platon Finance.
15. **"Legalization of proceeds of crime"** means intentional acting consisting of:
 - a) Converting a thing with the knowledge that such a thing is the proceeds of crime, in order to enable the person, who participated in committing such a crime as to avoid the legal consequences of its offense;
 - b) Hiding, transferring, possessing and using of proceeds of crime;
 - c) Obscuring the origin of a thing that is the proceeds of crime, hiding or concealing its nature, its
 - d) location, movement or ownership or other right to it;



e) Participation in the laundering of the proceeds of crime in the form of complicity.

"Terrorist financing" consists of financial or material support or the raising of funds with the aim to commit a terrorist criminal act, criminal offense of supporting and promoting terrorism or to commit the act of threatening by terrorist offenses. Terrorist financing is illegal.

TITLE II.

THE SUBJECT OF BUSINESS TERMS AND CONDITIONS

1. These Conditions regulate in detail the rights and obligations of the Contracting Parties arising from the Contract regarding the establishment of an account in Platon Life, including Contracts signed with the use of PKD (hereinafter referred to as the "Contract").
2. These Terms and Conditions are an integral part of each Contract, unless Platon Finance makes a decision to exclude them.
3. The Client is aware of these Conditions and has the opportunity to become acquainted with them before placing the Order. Also, the Client confirms that has read the Conditions and that agrees with them by establishing an account in Platon Life.
4. Platon Finance reserves the right to change or complement the original version of the Conditions, in dependence to changes in legislation and market and economic conditions in the area of trading with Digital Currency. Amendments and Additions to the Terms become effective as soon as released on the Platon Finance Website.
5. Legal relations not explicitly regulated by the Contract or the Conditions are governed by the relevant establishment of the valid legal regulations of the Czech Republic, in particular Act. No. 89/2012 Coll., the Civil Code, as amended and hereinafter (the "Civil Code").
6. All previous Arrangements concerning the content of the Contract expire by signing the Contract.

TITLE III.

REGISTRATION AND ACCOUNT ESTABLISHMENT

Part 1. Registration

1. The Client accomplish the Registration via registration form posted on the Website.



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2. The client is asked to provide only original data while performing Registration, in min. range: name, surname, e-mail address and password.
3. The client establishes an account as part of the registration process. The system distinguishes two types of accounts. The Client's personal account or, in the case of a legal entity, a company account.
4. In case the Client is a natural person, the requirement is also to state his name and surname, registration e-mail and the country of origin upon the Registration.
5. If the Client is a legal entity, he will perform Registration in the account settings for natural persons, in the "Business" section, where he is required to provide the name and surname of the person of the statutory body performing the registration, company name, ID number and the country in which the legal person has its registered office. Legal entities will be registered in the "Business" section, which is further specified in the Title III, Part 2 of these Conditions.
6. Platon Finance has the full right to request additional data or documents in order to prove the identity of the Client.
7. Platon Finance will automatically send a link to the e-mail address provided in the registration form, which serves to verify the authenticity of the registration e-mail. The Client is asked to open the link in order to verify the authenticity of the registration e-mail. After this step the Client is subsequently entitled to log in to his account and change his password firstly initiated in the registration form.
8. The client is always entitled to log in to his Platon Life account using the e-mail address he provided as a registration e-mail during Registration and using the same password. The client is not entitled to log in to an account other than his own.
9. The client has the opportunity to execute 2 phases verification of his account, according to own preference. The client is entitled to choose among email authentication, Google Authenticator and Symantec VIP. After entering the registration e-mail and password, the second verification phase selected by the Client will be required in case the Client have choose 2 phases account verification.
10. Each Client is entitled to possess only one account within Platon Life.
11. The Establishment and maintenance of a user account in Platon Life is directly linked to completion of the registration, what is the result of the Contract signed between Platon Finance and the Client. The user account in Platon Life is established for the Client free of charge.
12. The client is entitled to manage his account independently. The client has the possibility to choose his preferred application language, type of communication, preferred FIAT currency (for example EUR), set notifications and is also entitled to edit his personal data (name, surname, address). What´s more the client is also entitled to change the password to Platon Life.
13. The Client is asked whether he agrees to receive the Newsletter issued by Platon Finance while performing registration. Exist option to refuse to send the Newsletter.

Part 2. Business section

1. The Business section is visible only to Clients with a company account, or to Clients with assigned rights to a company account.



2. Within the Business section, the Client is allowed to request payment of the invoice, which is a function for creating an incoming payment order in cryptocurrency directly to the Client's account. It is necessary to select the target account / currency, enter the amount, the invoice number and fulfill everything important in the e-mail to send. The status of individual payments is visible in the list of orders.

3. The business section also contains a section "payment terminal", where the tools serve as a payment terminal for the easiest possible receipt of payments for goods and services "live", for example in a stone shop. The Client's customers can pay for the goods from their Platon Life account using the Scan & Pay function. The Payment Terminal section is divided into two parts - the cash register and an overall overview of transactions at the terminal. The cash register section allows the Client to see the history of transactions, but limited to transactions created by the logged-in Client and limited to the creation of a receipt. The receipt is created by itself after entering the amount in PLTC and entering a note related to the payment. The next step is the receipt creation together with the QR code, which the Client's customer scans using the Scan & Pay function. A Confirmation will be sent to the Client once the Transaction is successfully completed. The second part of the "Payment terminal" is an overview of transactions visible at the terminal. The amounts of all transactions are ready to find at the terminal. The sellers can easily find Transactions divided by days with the option to open the concrete day in more detail.

4. The Account Proprietor has the right to grant access to the business section to other persons. The list of authorized persons and their authorizations are always visible to the Account Proprietor. The Authorization can be changed every time and access can be revoked completely. The Client is required to fill in the e-mail all details and access type in order to be considered as an authorized. The Authorization could be either Full Access to the entire business section or Payment Terminal only with the possibility to issue receipts with access to your own list of received payments.

Part 3. Availability and Purchase of Digital Currency

1. Platon Life enables the Client to store, receive or send the Digital Currency. The Purchase of Digital Currency is performed exclusively in accordance with the general business terms and conditions for the Sale of Platon Finance products. Currently Platon Finance department prepares an application for the direct Purchase of Digital Currency through Platon Life. The terms of all such transactions are listed in the General Business Terms and Conditions of Platon Finance Department intended for the sale of products.

2. The Client deposits the Digital Currency to the Platon Life Platon Finance account by executing a Digital Currency Purchase. The Digital Currency is credited when the relevant amount of the Digital Currency is credited to the Platon Life account. Confirmation is sent to the Client e-mail address after successful operation.



Part 4. KYC and AML client identification

1. The identification of the client while Registration process and when establishing an account is guaranteed by Platon Services s.r.o., Business ID: 47883626, in accordance with the rules outlined in Act No. 253/2008 Coll., On certain measures against money laundering and terrorist financing (KYC and AML) through the KYC solution provider Sum & Substance (sumsub.com).
2. As stated in point 1 of this part of the GTC, KYC is the identification of the client, which performed through the online service Sum & Substance (sumsub.com).
3. Identification can be performed in the following three levels. Basic level verifies only the Client's identity card and the Client's lifetime. The Client's operations with PlatonCoin within Platon Life are limited to the amount of 4000 EUR in this case of identification. The more extensive level of identification enables to verify not only identity card, as well as the Client's postal address. The Client's operations with PlatonCoin within Platon Life are limited to the amount of 10000 EUR. The most extensive identification requires The Client to fill in the AML Platon Finance questionnaire. The Client's operations with PlatonCoins within Platon Life are not limited.
4. The Client is always required to prove upon request his identity and the origin of the funds for which he purchased the PLTC and the origin of the PLTC (for example to prove the legal title of their acquisition - by donation or purchase).
5. In the case the Client is not able to fulfill its obligations arising for him from Article 4.4 of these GTC or arising from generally binding legal regulations (especially AML), he will not be allowed to carry out transactions with PlatonCoins within Platon Life in any way. The client is not entitled to require a compensation for any property or non-property damage or to claim payments that have not been made.
6. Details regarding Platon Life during execution of the Client payments in PlatonCoins or another disposing with Platon Wallet are regulated in the Client's AML Statute.

Part 5. Subscriptions

1. The client is entitled to subscribe to the package of services in Platon Life for a monthly subscription, what enable him to enjoy the benefits defined in the purchased package.
2. Platon Finance offers to Clients two types of packages, namely the Free package (Root) and the Blossom package. The Free package (Root) is provided to Clients free of charge and is also automatically activated for each Client. The Blossom package costs 9.99 EUR per month. This package



contains the same services as the Free package (Root) with the exception of transaction insurance up to 10000 EUR. The big advantage is the Client receives a bonus for recommending the Platon Life application to new clients, specifically the Referral bonus of the 1st level, which is specified in more detail in Article III, Part 9, Item 3 of these GBC.

3. The client can choose from the offer of packages within the subscription. The next step is to choose the method of the payment. The payment via PayPal, or via PlatonCoins, which the Client has in Platon Life, is at disposal. Immediately after confirming the data provided by the Client, the first payment is executed. The subsequent repeated payment could be set at a monthly interval.

4. The prepaid package will be deactivated on the seventh day after the due date, in the case that any payment was not paid by the Client. The Deactivation of a prepaid package means automatically the change from the prepaid package to a free package.

Part 6. Platon Life

1. Within Platon Life, separate accounts (wallets) are at disposal for the following crypto currencies: PLTC, BTC, ETH, BCH, USDT, XML, UNI and LINK. Each of these separate accounts has its own unique blockchain address. Within Platon Life, the Client has also an access to individual accounts, which shows the current account balance, transaction history and the current exchange rate of the selected fiat currency (for example EURO) according to <https://coingecko.com>
2. The provider and administrator of wallets and their keys (so-called custodial wallet) is on the basis of a Contract, the company Platon Services s.r.o., with its registered office at: Černyševského 10, Bratislava-city district Petržalka 851 01, Slovak Republic, Business ID: 47883626, which is responsible for their functioning and security, as well as for data protection in accordance with applicable EU and Czech regulations related to personal data protection.
3. Within Platon Life, the client is eligible to use the following functions, namely the "pay", "Scan & Pay", "payment request", "PLTC purchase" and "PLTC staking"
4. The "Pay" function is intended for an outgoing payment order in cryptocurrency from the Client's account. The client selects the source account from which the crypto currency is to be deducted, the total amount of the crypt currency and the currency to which the crypto currency is to be transferred. Subsequently fill in the e-mail relevant information, alternatively blockchain address of the recipient, which can be scanned from the QR code. The payment is executed immediately after entering required



data and confirming the filled data by the Client. Over-limit Transactions, where the limit is set at 5000 EUR, the transaction must be approved by the Platon Finance administrator.

5. The "Scan & Pay" function is intended for quick creating an outgoing payment order in crypto currency from the Client's account. Whole operation is performed by scanning the corresponding QR code, what enables to fill in data such as currency, amount, payment note and transaction destination address. The payment is made immediately after the Client confirms the filled in data. Over-limit Transactions, where the limit is set at 5000 EUR, the transaction must be approved by the Platon Finance administrator.
6. The Function "Payment request" is a function intended for creating an incoming payment order in cryptocurrency to the Client's account. The Client selects the target account, currency, enters the amount and fills in the e-mail all relevant information, alternatively generates a QR code with a pre-filled scan command.
7. "Purchase of PLTC" is executed via the PayPal portal (for FIAT) or for the crypto currency BTC / ETH.
8. The Function "Platon staking" enables the Client to fix the PLTC. This feature is only available in the PLTC account detail. The Client chooses the amount of PLTC he wants to fix and chooses the length of fixation. 3, 6 or 12 months are at disposal for the fixation. The Client will be able to see the amount of the bonus in% after entering previously mentioned data. The fixation is realized immediately after the confirmation of all data. As soon as the fixation is realized successfully, the number of unfixed PLTC is reduced by the fixed PLTC, and the fixed PLTC appear in the list of fixed PLTC. The client is rewarded by a monthly bonus for PLTC fixation directly on the PLTC Clients' account. The monthly bonus is included in the unfixed PLTC. Once the fixation period chosen by the Client has come to the end, the fixed PLTC will again become unfixed PLTC.
9. Enabling to establish an account in Platon Wallet to a natural and legal person fulfilling the conditions of these GBTC is under consideration of Platon Finance. In the case of a natural person, this person must be over 16 years directly to the date of account establishment. Unless this condition is not fulfilled, this person can submit to Platon Finance a statement of its legal representatives granting the underage person to establish account in Platon Wallet, with consent to purchase PLTC and use Platon Life products and services within a concretely agreed extent (at least to the extent specified according to the PLTC value expressed in terms of specific fiat currency). The statement must contain the officially certified signature of the legal representative and must be delivered to Platon Finance in the original version. Notwithstanding, Platon Finance exclusively reserves the right to refuse to establish an account.



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Part 7. Exchange point

1. The exchange point enables the Client to exchange cryptocurrency among accounts within Platon Life.
2. The client is asked to choose both the currency from which he wants to convert and the currency to which he wants to convert the exchange.
3. The exchange rate follows the current exchange rate according to <https://changelly.com>. The exchange is made immediately as soon as the Client confirms the data. Over-limit Transactions, where the limit is set at 5000 EUR, the transaction must be approved by the Platon Finance administrator, however administrator can refuse to execute this kind of change.
4. The Client is also entitled to sell the cryptocurrency through a SEPA transfer. Next step is transferring the Client to the Bits of Gold and Changelly websites, where he subsequently can complete the order. The sale can only be executed by converting from Bitcoin cryptocurrency to EUR. Only Customers, who are citizens of one of the Member States of the European Union have direct access to this feature. The Bits of Gold determines the terms of the transfer.

Part 8. Vouchers

1. The Client is entitled to use the direct purchase of vouchers via the Platon Store e-shop. It is possible to execute the purchase by PLTC, which the Client has in Platon Life. Separate business conditions modify detailed conditions for the use of Vouchers.
2. The Voucher will be displayed in the Client's Platon Life account or it may be delivered to him directly to address after purchasing from the Client side.
3. It is possible to use the display of the voucher in the form of a QR code, when you want to claim a purchased voucher directly at the merchant, who is the recipient of a voucher. QR code helps to verify the validity of the voucher. In other cases, it is always necessary to follow the trader's instructions and always follow the business conditions of the trader, who issued the vouchers.

Part 9. Referral

1. Clients can invite new clients to the Platon Life application by sharing their unique referral link on social networks, or by e-mail.



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2. Platon Finance publishes individual referral campaigns, which has only limited duration. The Client will receive a one-time referral bonus in PLTC for successfully inviting a new Client. This is special part of this campaign. The amount of the one-time referral bonus is specified in more details in the currently published campaign. The conditions necessary for obtaining a one-time referral bonus are following: the referral campaign must be active at the time of sending the invitation to the new client, the invited Client must complete the registration, including the basic KYC verification. All conditions must be fulfilled during the referral campaign. The set limit for the given campaign must not be exceeded is the last condition for completing the KYC verification.

3. A Client with a prepaid Blossom package will receive a referral bonus in PLTC from the transactions of a successfully invited Client. Following conditions must be fulfilled: the Client must have a valid subscription to the Blossom package and the invited Client must complete the registration, including basic KYC verification.

The amount of the bonus closely depends to the type of transactions executed by the successfully invited Client. 4% of each payment is credited to the Client who has successfully invited a new Client, in the case of payment for a subscription. 4% of each bonus credited to the successfully invited Client is credited to the Client who successfully invited the new Client, in the case of a PLTC staking transaction. The Client is credited with 4% of the fee for the purchase of vouchers, in the case the vouchers were purchased through the Platon Store. Also, the Client is credited with 4% of the fee for the purchase of PLTC, when purchasing PLTC online through an exchange office.

4. The Referral bonus is credited to the Client's referral account, where it could accumulate. Transferring the referral bonus to the Platon Life wallet is executed via the function "pay off". The minimum payout bonus corresponds to EUR 20 in PLTC, according to the current exchange rate.

Part 10. Platon Benefit Card

1. Clients may purchase a Platon Benefit Card from Platon Finance. Using this card Client or another person authorized by Client may have a specified number of PLTCs transferred from Platon Finance to his account in Platon Wallet (hereinafter referred to as the "Benefit Card").

2. The Client is eligible to purchase optional number of Benefit Cards. Subsequently Client is entitled to sell these cards free of charge to any third party designated by him. Each Benefit Card contains its value in fiat currency, expiration date (max. 1 year) and a unique code.

3. After paying the full purchase price for the Benefit Card, Platon Finance will deliver the Benefit Card to the Client's email address. If required also in printed form to the address specified by Client.



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4. The Client or a person authorized by him is eligible to use the Benefit Card only once, not repeatedly. Platon Finance strictly prohibits any resale of the Benefit Card. Any transfer of ownership of the Benefit Card is strictly forbidden.
5. The authorized Card holder is required open an account in Platon Wallet in order to apply within Platon Finance. Furthermore, successfully complete the KYC process and meet the conditions required by AML Platon Finance and further meet any conditions specified by generally binding legal regulations for using the Benefit Card. The PLTC will be transferred in the specified amount in the Benefit Card to the account of the Benefit Card holder in Platon Wallet after successful fulfillment of all conditions and establishing an account in Platon Wallet. Transferring will be according to the current PLTC / fiat exchange rate currency to which the Benefit Card is issued. The Voucher can be applied only in its entire value (never only ½ the value of the Voucher).
6. Existing Platon Finance customers, who already have active accounts in Platon Wallet, are also entitled to use the Benefit Card.
7. After the successful applying of the Benefit Card, this card will be inactive.

Part 11. Marketplace

1. The Private Client of Platon Finance is entitled to use the Marketplace operated by Platon Finance to sell their PLTC placed in their PlatonWallet account. In order to do so, each such client must transfer the PLTC he intends to sell in the manner described above to the trading part of his PlatonWallet account, and then proceed to enter his bank account information in the Marketplace to which he logs in via his Platon Life account. The purchase price for the sale of PLTCs is to be paid directly to this aforementioned account, and then the client also needs to specify the quantity and unit selling price of the PLTCs at which he intends to sell them via the Marketplace.
2. After entering the above information and creating a bid within the Marketplace, Platon Finance will block the Seller's PLTC on his PlatonWallet account for 168 hours. During this period, the Seller is not entitled to dispose of the PLTC or handle them in any way or form.
3. After verifying the above information, Platon Finance will introduce the Seller's offer into the Marketplace where other participants of the Marketplace can purchase these PLTCs or any part thereof at the stated price. They can do this by accepting the sale offer in the Marketplace section of their Platon Life account login. This acceptance results in the conclusion of a purchase agreement between



the Seller and the Buyer for the sale of PLTCs under the terms and conditions set out in the offer, with Platon Finance acting as an intermediary.

4. In the case of a completed sale, the PLTC will be deducted from the Seller's PlatonWallet account and credited to the account of the Platon Finance client who purchased them through the Marketplace after paying the purchase price in the manner described below. Each Buyer must then have an active PlatonWallet account in order to complete the transaction. In the event that he does not have such an active account, the PLTC purchased by him will not be transferred to him, and will be registered in the central Platon Finance account in PlatonWallet until then.

5. In the event that the PLTCs are not sold within 168 hours from the time of placing the offer, Platon Finance will unblock the Seller's PLTCs and the Seller is entitled to place a new offer for their sale in the Marketplace.

6. In the case of a sale of PLTC made via the Marketplace, the funds paid by the Buyer for the sold PLTC will be transferred in the amount corresponding to the commissioning fee of Platon Finance to the account of Platon Finance and in the remaining part directly to the bank account of the Seller, all in Czech crowns or in another specified fiat currency.

7. Platon Finance is entitled to a commission on the sale price, which is paid by the Seller, for arranging the sale of PLTC through the Marketplace, in accordance with the current Platon Finance price list.

Part 12. Additional Contract Conditions

1. The Client is aware that by purchasing Digital Currency he does not acquire any rights to use registered trademarks, trade names, company logos or patents created by Platon Finance or other third parties, unless agreed differently in a special Contract.
2. The Contract is signed in the Czech or English language through the relevant language version of Platon Life. The signed Contract is archived by Platon Finance for the purpose of its successful fulfillment and is not accessible to third non-participating parties.
3. Platon Finance declares that all personal data provided by the Client are confidential, will be used only to fulfill the signed Contract with the Client and will not be otherwise published, except in cases, where comes to a distribution or payment system related to the ordered Digital Currency (sharing the name and delivery address). Personal data provided by the Client to Platon Finance for the purpose of fulfilling the Order are collected, processed and stored in accordance with the valid legal regulations of the Czech Republic. The clients have free access to their personal data and the right to correct them,



including other legal rights related to their personal data. See Platon Life - Privacy Policy for more detailed information.

4. Platon Finance may provide the latest information related to the Digital Currency in the form of advice, consultations or analyzes, everything at the Client's request. The Client does not have a legal right to obtain the before mentioned information. Taking into account the current situation on the market, stock exchanges and the scope and complexity of the Client's request are factors, which are influencing whether Platon Finance provides information in a manner and within the time limits at its discretion.
5. In the case of providing information under the previous conditions, the Client acknowledges that:
 - a) the information provided is not legally binding and is intended for information purposes only, not a recommendation, offer or proposal for the signing of any contract, unless expressly stated otherwise;
 - b) Platon Finance is not responsible for any possible losses of the Client or other third parties incurred in connection with the information provided.
6. Platon Finance the right to keep all e-mails and provide recordings of calls between Platon Company and the Client (including calls made between the Client and a Platon Finance sales representative) in order to protect the rights and legitimate interests of Platon Finance.
7. Platon Finance is entitled at any time to suspend or change the manner or scope of providing any of its services, including Platon Life services as a whole. In this case the Client is not entitled to compensation for any damage incurred in connection therewith.
8. Platon Finance warns the Client of the possible lapses of the Platon Life system mainly due to maintenance and further development of products and services of the Platon Life group. Some of the features of Platon Life, including access to the Platon Wallet, may be restricted or completely denied to the Client as soon as arises some problem.
9. Platon Finance is entitled to restrict the Client's access to any service in Platon Life due to suspicion of the Client's infringement, especially related to suspicion of money laundering or terrorist financing or due to dishonest behavior, possibly infringement of the Client towards Platon Finance. The Client always has the right to deal with Platon Finance in the case of permanent inaccessibility of his Platon Wallet account. It is possible to repurchase the detained Digital Currencies for a price determined according to the agreement between Platon Finance and the Client.
10. The Client is always entitled to use only his user account in Platon Life and should not create more than one account linked to his name or for his person. Platon Finance is entitled to delete the Client's user accounts and leave only one with the possibility to transfer all Digital Currency, claims and



receivables from canceled accounts to one remaining account. The proposal will be offered to the Client enabling him to repurchase Digital Currency held by the Client.

11. During active using Platon Life, the Client is obliged to always behave in such a way, that does not endanger the functioning of Platon Life in any way and does not harm Platon Finance or its other customers. The Client is obliged to provide Platon Finance exclusively with true data and information, to pay attention to the security of the device enabling him to connect into his account in Platon Life, have a high-quality and updated antivirus program, not upload or allow others to upload malicious files or viruses to Platon Life Platform, not upload to Platon Finance device or system. Always inform Platon Finance of any event or the fact, that could violate its obligations under these GTC.

TITLE IV.

GENERAL TERMS

1. The client is required to keep the login details for his Platon Life account in secret and not to share it with other persons. Platon Finance is not responsible for the loss or abuse of the password, unless it becomes apparent, that it was caused by Platon Finance's apparent fault or gross negligence.
2. The client is required to read important messages from Platon Finance sent to him by e-mail. This message is automatically considered delivered and read after expiring the 7-day period.
3. The Client declares by registering and logging in to his Platon Life account following:
 - a) account information entered into account are always valid and actual;
 - b) in the case some information are accidentally changed, the Client is required to update information
 - c) any imitation or copying of the Platon Life system is strictly prohibited, will not in start any activity that could in any way harm Platon Life, ownership and participate in the running of the competitive systems is not allowed.
4. The Client confirms by signing the Contract (i) he is entitled to sign Contracts ii) that no regulation or judicial or administrative prohibition prevents him from signing the Contract and subsequently fulfilling his obligations (especially to pay the Purchase Price).
5. Platon Finance must grant written agreement in order the Client would be allowed to transfer any rights or obligations resulting from the Contract.
6. The Client by signing the Contract declares, that he is the sole owner of the Digital Currency and the funds, which were used to purchase the Digital Currency. Funds must not come from criminal activity, participation in criminal activities or other activities, that would violate applicable Czech



legislation. Related legal acts of the European Communities and the European Union or the state or community of which the Client is a citizen or resident or in which he is located at the time of concluding the Agreement must be preserved. Otherwise, the Client is liable for the caused damage in full range. The Client hereby statement, that the purchase of the Digital Currency is not used for the criminal offense of laundering the proceeds of crime or for financing terrorism.

7. The Contracting Parties declare that the content of the Contract and the Conditions are confidential. Contracting parties agreed to do not allow to share such information to third parties without the consent of the other Contracting Party.

8. The Client is obliged to maintain the confidentiality of information for a period of 10 years after the expiry of the Contract.

9. The previous statement does not apply to the fulfillment of the obligations of the Contracting Party imposed on it by law or decision of a court or administrative or other body or to the consultation of the content of the Contract with advisers of the Contracting Party, who are also bound by confidentiality in relation to the Contract and its content.

10. The protection of the Client's personal data is governed by the Privacy Policy published on the Platon Finance Platon Life - Privacy Policy website.

11. Platon Finance announces that the Platon Life system is operated without any guarantee and Platon Finance does not guarantee its availability or the availability of some of its features. Platon Finance always makes effort to secure the safe and uninterrupted full operation of Platon Life, however, it does not exclude occurrence of various failures, the existence of deficiencies or its unavailability. Platon Finance is always striving in the shortest possible time to resolve previously mentioned failures in order the Client's rights are damaged as little as possible.

12. Platon Finance is not responsible for slow or erroneous transmission of instructions or data due to constantly running development and improvement of the Platon Life technical solution and other circumstances beyond the control of Platon Finance. Company is not responsible for the problems raised between the Client and Platon Life or between Platon Finance and third parties or entities or for the unavailability or limited availability of certain Platon Life services or functionalities. Platon Finance is also not responsible for technical and software problems on the part of Internet service providers, mobile operators or on the Client's equipment or suppliers of certain parts of the Platon Life technical solution. The Client hereby excludes Platon Finance's responsibility for any damage caused to him and that he will not claim possible damages from Platon Finance.



TITLE V.

USER ACCOUNT CANCELLATION

1. The Client's account in Platon Life can be every time cancelled by Platon Finance without giving a reason. Platon Finance is required to inform the Client about the cancellation of the account. The Client must be allowed to transfer the Digital Currency owned by him to the account specified by him. Further digital currency management must be ensured. Non-delivery or theft of the Digital Currency sent to the account specified by the Client, does not fall under Platon Finance responsibilities.
2. The Client is entitled to terminate the Contract at any time and request Platon Finance to cancel the account in Platon Finance.
3. Termination of the Contract is submitted by the User in the Platon Life portal interface. The termination of the Account will be executed until 30 days from the termination of the Contract by the Client. This is executed automatically from The Platon Finance side.
4. Platon Finance deletes from the database all data regarding the Client in case all circumstances regarding the termination were complied. The data important for the assertion of a receivable from the Client (especially according to the previous point), or for other legal reasons could be temporarily kept in Platon Finance database.
5. The termination or cancellation of this Contract does not exclude the right to damages, contractual penalties or provisions relating to those rights and obligations, the nature of which implies that they should continue after the termination of the Contract upon notice. Still persists the obligation to provide monetary benefits provided before the withdrawal takes effect and due to the arbitration clause. The law enforcement authorities can send Platon Finance the requirement, where they ask to block the Digital Currency or completely terminate the Client's account. Main reasons are suspicion of committing the crime of money laundering and terrorist financing.
6. The account may be canceled (closed) when there are no funds for more than 90 days.
7. If the Client has financial obligations to Platon Finance for other services provided at the time of withdrawal from the Contract and Platon Finance must also return the funds to the Client the following applies: Firstly, the Client's financial obligations to Platon Finance will be paid preferentially and subsequently the funds will be sent to the Client from the Platon Finance side.



PLATON LIFE
CREATE THE FUTURE

TITLE VI.

COPYRIGHT

1. The Platon Finance website, including Platon Life, is an author's work related to the meaning of Act No. 121/2000 Coll., The Copyright Act, as amended (hereinafter referred to as the "Copyright Act"). Platon Finance is the authorized tenant of the license that applies to Platon Life.
2. Platon Finance is the exclusive owner of the Platon Finance Website. Without Platon Finance permission is strictly forbidden to store, modify, distribute the Content of Platon Finance website, even dispense other property rights to it.
3. The owner of the Platon Life trademark is PlatonFinance OÜ. Without the express consent of the person in charge is strictly forbidden to use this trademark in any way. Platon Finance is entitled to use this trademark in accordance with mutual agreement with PlatonFinance OÜ.

TITLE VII.

FINAL ESTABLISHMENTS

1. Applicable law. Some parts are not regulated by the Contract, but the relevant provisions of the valid legal regulations of the Czech Republic complete the contractual relations arising from the Contract.
2. Dispute resolution. The competent court in the Czech Republic is dealing with all disputes arising from legal relations arising under the Contract or related to the Contract, including disputes concerning the validity, interpretation and termination of the Contract. The Contracting Parties agreed by signature with this point.
3. Separability. If any statement of the Contract proves to be invalid or ineffective in whole or in part, such invalidity or ineffectiveness never results in the invalidity or ineffectiveness of the other statements of the Contract.
The Contracting Parties commit to replace the invalid or ineffective statement without delay with a new statement, which is valid, effective and executable. New statement must correspond as closely as possible to the purpose and function of the original statement.
4. Priority. The Statements of the Contract shall apply preferably in the case of a conflict between the Contract statements and the dispositive statements of the legal regulations of the valid legal order of the Czech Republic. The statements of the Contract shall apply and the statements of the Czech



legislation shall be considered to exclude. Contracting Parties can exclude the statements of the legal regulations of the Czech Republic in this case.

5. Platon Finance is entitled to change these Conditions at any time. The version of the Conditions that was published at the time of signing the Contract and published on the Platon Finance Website will always apply in the direct relation to relevant Contract.

6. Platon Finance is eligible to process the Client's personal data to the extent provided in connection with the signing of the Contract. Mainly for the purpose of registering the Client's account within Platon Life.

7. Will Manifestation. Contracting Parties confirm, that they have thoroughly read the statements of the Contract and the Conditions, understand them and agree with all statements and their legal consequences by adding their signature.

1. The day of the Publication of Terms and Conditions on the Platon Finance Website is the effective day.

2. The Client is aware of all risks associated with transactions with Digital Currencies. The most problematic is the risk of fluctuations in the price and value of Digital Currencies in the future. The value of the Client's investments in Digital Currencies may fluctuate significantly. Platon Finance does not guarantee the higher market price of the Digital Currency due to its volatility and its fluctuations. The Client was notified by Platon Finance to the above-mentioned risks (especially to high price volatility- fluctuations in the price of the Digital Currency).

3. Trading with Digital Currency nowadays is not explicitly regulated by the current legislation. However, this situation, as well as the interpretation of the relevant valid legal regulations may change in the future. The Client is willing to respect both the above-mentioned fact and any change in these Conditions resulting from changes in legal regulations.

Prague 11.11.2020

PlatonFinance OÚ
Daniel Tanner, CEO