Juno Moneta Bermuda Limited

Terms of Service

Effective Date: September 4, 2026

WHO IS THIS DOCUMENT FOR AND FOR WHAT PURPOSE?

These Terms of Service ("Terms") apply to you (the “User”) and to us ("Juno Moneta", "we", "our" or "us").

These Terms determine the rules to your access to and use, as well as to the provision by our part of several services in relation to digital assets (“Services”), that are delivered through our mobile application ("App"), website (“Site”) and/or through any other channel.

The term User includes a Corporate User (as defined below) as the content requires, and your successors and permitted assigns.

The terms Juno Moneta, we, our or us include Juno Moneta Bermuda Limited, any agent appointed by Juno Moneta Bermuda Limited, and/or any affiliate of Juno Moneta Bermuda Limited that controls, is controlled by, or is under common ownership or common control.

The term Services include any services made available or delivered by us or by a third-party (affiliates or contractors) through the App, Site and/or any other channel and any other related services provided by us, encompassing any text, graphics, user interfaces, information, data, tools, products, services, and other content available on the App, Site and/or through any other channel (collectively, the "Content").

1. A FIRST LOOK AT THE RISKS

1.1. Juno Moneta will maintain segregated accounts in its name with regulated financial institutions, into which an amount of currencies (for instance, USD, EUR, etc.) will be invested and maintained equal to the type and number of digital assets held by Users on a 1:1 basis ("Digital Assets Reserves"). The Digital Assets Reserves will not be legally held by, or in the name of the Users, but will be held by Juno Moneta for the benefit of the Users. While Juno Moneta will make every effort to safeguard the Digital Assets Reserves value in respect of all digital assets, in accounts segregated from the operational accounts of Juno Moneta in regulated financial institutions, there are risks associated with purchasing digital assets and part or all of such value may be lost due to bankruptcy of Juno Moneta.

1.2. While Juno Moneta will make every effort to safeguard the Digital Assets Reserves value in respect of all digital assets in accounts segregated from the operational accounts of Juno Moneta

in regulated financial institutions, there are risks associated with these institutions and the respective financial products, and part or all of such value may be lost due to bankruptcy of the financial institutions or market conditions impacting the underlying products holding Digital Assets Reserves.

1.3. Other risks associated with digital assets are set out in Section 4 below.

1.4. Certain Services offered by Juno Moneta are provided through third-parties (affiliates or contractors) identified on our App, Site or any other channel. By accessing these Services, you will be required to accept the terms and conditions of such third-parties. You access these Services at your own risk and responsibility. We encourage you to review their terms regularly and ensure that you understand the terms and conditions that apply.

2. ABOUT JUNO MONETA

2.1. Juno Moneta Bermuda Limited is a Bermuda company limited by shares with registration number 202302124. Our registered office is at Rosebank Centre, 5th Floor, 11 Bermudiana Road, Pembroke HM 08, Bermuda.

2.2. We are regulated and licensed by the Bermuda Monetary Authority ("BMA") to conduct digital asset business activities from Bermuda (as set out herein) under and in accordance with the Digital Asset Business Act 2018 (as amended) of Bermuda ("DABA") and related regulations, which can be found at: https://www.bma.bm/legislation.

2.3. We hold a Class T license to issue, sell, or redeem virtual coins, tokens, or any other form of digital asset, operate as a payment service provider business utilizing digital assets, which includes the provision of services for the transfer of funds, and provide custodial wallet services. Please consult our advertising material to be aware of products or services that we are offering.

2.4. We have entered into agreements with third- parties pursuant to which certain services, including Virtual Account services, are made available to Juno Moneta's Users

3. ENQUIRIES

3.1. If you have any question regarding the Services, please contact our customer services team at available channels (please consult applicable channels here: www.akaunt.io), including soporte@akaunt.io or in writing to our registered office address above.

3.2. Contact details for our regulator, the BMA can be found through their website https://www.bma.bm.

4. NOTICE TO USERS: RISKS

4.1. Juno Moneta will maintain segregated accounts in its name with regulated financial institutions, into which an amount of currencies (for instance, USD, EUR, etc.) will be invested and maintained equal to the type and number of digital assets held by Users on a 1:1 basis. The Digital Assets Reserves will not be legally held by, or in the name of the Users, but will be held by Juno Moneta for the benefit of the Users. While Juno Moneta will make every effort to safeguard the Digital Assets Reserves value in respect of all digital assets, in accounts segregated from the operational accounts of Juno Moneta in regulated financial institutions, there are risks associated

with purchasing digital assets and part or all of such value may be lost due to bankruptcy of Juno Moneta.

4.2. The local currency value of your digital assets may decline in value due to exchange rate variations for which Juno Moneta is not responsible. When you sell digital assets to the Company you may receive no funds in your local currency or less funds in your local currency than the amount you paid in your local currency to buy digital assets.

4.3. You may temporarily or permanently lose access to your Linked Wallet and the digital assets therein due to loss of your device or damage to your device where you keep your private key. This may make your digital assets irretrievable if you are unable to fix your device or own another device on which you can execute the App, Site and/or any other available channel.

4.4. While Juno Moneta will make every effort to safeguard the Digital Assets Reserves value that backs all digital assets, in accounts segregated from the operational accounts of Juno Moneta in regulated financial institutions, there are risks associated with these institutions and the respective financial products, and part or all of such value may be lost due to bankruptcy of the financial institutions or market conditions impacting the underlying products holding Digital Assets Reserves.

4.5. You may temporarily lose access to the Services and to the currencies equivalent value of your digital assets due to cybersecurity risks, denegation of service attacks or other actions or omissions by third-parties that affect the operations of Juno Moneta, the App, the Site, any other channel, the Services or any other services beyond our control. You may also lose access to the Services and to your digital assets due to unintentional operational problems.

4.6. You may lose access to the Services and to the currencies equivalent value of your digital assets if the BMA or any other government or elected body authority or court, orders the freeze of Juno Moneta's assets or otherwise impose any other limitation on the provision of the Services.

4.7. Juno Moneta may register as a segregated accounts company ("SAC") under and in accordance with the Segregated Accounts Companies Act 2000 (as amended) of Bermuda ("SAC Act"). Pursuant to such registration and subject to compliance with the SAC Act, certain of our assets, obligations and liabilities may be transferred and linked to a designated segregated account of Juno Moneta. Users owed obligations and liabilities linked to a designated segregated account shall have no recourse to assets of Juno Moneta other than such assets which are linked to that designated segregated account.

4.8. In certain circumstances, if available liquidity in a specific currency and/or Juno Moneta account is temporarily insufficient to complete a requested outbound fiat transfer, processing may be delayed for up to two (2) business days. This includes both sales of digital assets to receive local currency, and outbound Virtual Accounts transfers.

4.9. Certain Services offered by Juno Moneta are provided through third-parties (affiliates or contractors) identified on the App, Site or any other channel. By accessing these Services, you will be required to accept the terms and conditions of such third-parties. You access these Services at your own risk and responsibility.

4.10. A further risk disclosure specific to Virtual Accounts is available under Exhibit A.

5. ACCEPTANCE OF TERMS

5.1. By clicking on "I Agree" or similar wordings when presented with these Terms and/or with any other text, and/or by using or accesing any Services, you (i) agree to be bound by these Terms and (ii) also agree and confirm that:

- You have received the Terms and acknowledge and agree to their content;
- If you do not accept these Terms, you may not access to, nor use the Services;
- We may amend, change, vary, modify, add or delete these Terms in accordance with the provisions herein; and
- You acknowledge and agree to our data privacy policy (see Section 22 below).Additionally, you acknowledge and agree that, if you use any of the Services provided through third-parties, you will be required to accept their privacy policies and the manner in which they process any information provided to them. We encourage you to review their terms regularly and ensure that you understand the terms and conditions that apply.

5.2. We recommend that you print a copy of these Terms for future reference.

5.3. We reserve the right to update, amend, change, vary, modify, add or delete any of the Services.

6. ADJUSTMENTS TO THESE TERMS

6.1. We will provide you with notice at least 30 days in advance of any material amendment, change, variation or modification that we consider of this nature, along with the updated Terms, via email or providing notice through the Site, App and/or any other channel. Such updated Terms will become effective once the applicable notice period has expired.

6.2. We may in our sole discretion make any non-material amendment, change, variation or modification to these Terms that we consider of this nature, including, to the fullest extent permitted by applicable law, any amendment, change, variation or modification to these Terms that does not impact your usability of the Services. Any such amendment, change, variation or modification will become effective immediately upon us giving notice through the Site, App and/or any other channel.

6.3. We may in our sole discretion make an amendment, change, variation or modification to these Terms without prior advance notice to you in the event that it is required, for reasons of security, legality or regulatory compliance, including but not limited to for reasons of compliance with any law, regulation, and/or order from a government or elected body authority or court, as well as from non-governmental and international organizations prohibiting or limiting business activities or transactions with any persons, which shall for the avoidance of doubt include necessary adjustments due to registration as a SAC. Such changes will become immediately effective and we will endeavour to notify you via email or providing notice through the Site, App or any other channel as soon as possible thereafter.

6.4. By clicking on “I Agree” or similar wordings when presented with the Terms updated pursuant to this Section 6, or by continuing to access or use any of the Services, you signify your consent and confirm your acceptance of such updated Terms. If you do not agree to any amendment, change, variation or modification to these Terms, you must stop accessing or using the Services and follow the procedure to close your Juno Account.

6.5. We encourage you to frequently review the Terms to ensure you understand the terms and conditions that apply.

6.6. We remind you that the terms and conditions of Services provided by third-parties may also be amended in the manner determined by such third-parties, and it is important that you take them into account. Therefore, we encourage you to review their terms regularly and ensure that you understand the terms and conditions that apply

7. ADJUSTMENTS TO THE APP, SITE AND/OR ANY OTHER CHANNEL

7.1. We may update, change, vary, modify, add or delete the App, Site and/or any other channel and its components from time to time to reflect adjustments to our Services, our Users' needs and our business priorities, which may affect the access and/or use and, the provision of the Services. We will try to give you reasonable notice of any material adjustment.

7.2. For clarity, third-party channels to which you access and/or use may also present adjustments that we do not control and that may affect the access and/or use and, the provision of the Services. You may continue accessing and using our Services through the channel we enable for contingency events.

8. ELIGIBILITY

8.1. Restricted Users

The Services are intended solely for Users who, and you represent and warrant that you:

(a) Are 18 years old or older;

(b) Are of legal age to form a binding contract;

(c) Have full power and authority to agree to these Terms;

(d) Are not a resident of a country in which the Services and your access or use of the Services, the App, Site and/or any other channel represents a violation of any law;

(e) Are not and will not access nor use the Services to conduct any transaction or otherwise engage with anyone on any trade and/or economic or financial sanctions list including the sanction lists of OFAC, the United Nations, the European Union, the United Kingdom, Bermuda or other sanction lists (sanction lists include both lists of sanctioned states (country lists) and lists of sanctioned persons (name lists));

(f) Are not placed on the 'US Department of Commerce’s Denied Persons List';

(g) Are using the Services only for your own account and not on behalf of, or for the account of, any third-party unless we have provided prior, written approval for you to use the applicable Juno Account (defined below) on behalf of a corporate or other legal entity ("Corporate User"); and

(h) Have not previously been suspended or removed from accessing or using the Services.

(i) In the event that you request and access a Virtual Account, you will also be subject to the user restrictions established by the Third Party Services Providers and Partnering Regulated Financial Institutions involved in the provision of this Service.

8.2. Restricted Locations, Access and Services

8.2.1. You may not access and/or use the Services if you are located in, or a citizen or resident of any state, country, territory or other jurisdiction where your use of the Services would be illegal or otherwise violate any applicable law or regulation, and/or any applicable order from government or elected body authority or court.

8.2.2. You may not access and/or use the Services if you are located in, or a citizen or resident of, any state, country, territory or other jurisdiction where we have determined, at our discretion, to prohibit access and/or use of the Services.

8.2.3. Services offered by us are only available to Users in countries where they are permitted to be offered.

8.2.4. We may implement controls to restrict access and/or use of the Services from any jurisdiction prohibited pursuant to this Section, including automatically blocking a User from accessing. using and/or viewing such Services.

8.2.5. If you are a User in a jurisdiction covered by this Section, you accept and agree that you shall not attempt to access and/or use or otherwise engage in any Services that have been restricted in accordance with this Section and any other provision in these Terms. A breach of this restriction constitutes a breach of these Terms and we may at our sole discretion terminate your Juno Account in accordance with these Terms.

8.3. Corporate User

8.3.1. If we have approved your Juno Account for use on behalf of a Corporate User, you represent and warrant that you will use the Services and your Juno Account solely for the account of the specified Corporate User.

8.3.2. If you use any Services on behalf of any Corporate User, you agree to these Terms on behalf of yourself and such Corporate User.

8.3.3. You represent and warrant that you have the authority to bind the Corporate User you use the Services on behalf of to these Terms and that both you personally and the Corporate User will be jointly and severally liable under these Terms for any violation of these Terms or any other act or omission by the Corporate User or by you.

8.3.4. For the avoidance of doubt, Section 8.2 above shall apply to Corporate Users as if the terms "you" and "User" as used in that Section are reference to a Corporate User.

8.4. User Prevention and Service Limitations

8.4.1. You will comply with and agree to this Section 8, even if our methods to prevent access and/or usage of the Services are not effective or can be bypassed.

8.4.2. If needed, and in our sole discretion, we can refuse to register you for the Services and limit how you use the App, Site, any other channel and Services, should there be a suspected breach of this Section 8.

9. JUNO ACCOUNTS

9.1. Possibilities of Juno Accounts

A Juno Account can be used to:

(a) Buy digital assets from the Company on the App, Site, and/or any other available channel at the price and for the applicable fees set out on the corresponding channel.

(b) Exchange one digital asset for another through the App, the Website, and/or any other available channel, at the price and with the applicable fees established in the corresponding channel.

(c) Sell digital assets to the Company on the App, Site, and/or any other available channel at the price and for the applicable fees set out on the corresponding channel. You may further sell digital assets to the Company on the App, Site and/or any other available channel with the aim to cover, with the value of your digital assets, any transactions you may make with a card acquired from and issued by one of our affiliates, and if you do so, you hereby instruct us to pay the respective affiliate the value of your digital assets at the moment of the card utilization.

(d) Request and access Virtual Accounts, such as Virtual Accounts in the U.S. and Virtual IBANs in Europe, which are unique bank account numbers assigned to each user. Through the use of Virtual Accounts, Users can receive and send funds through fiat rails (e.g., ACH, SEPA, etc.), with incoming transfers credited to their digital asset balances in their Juno Account, and outgoing transfers debited from their digital asset balances in their Juno Account. In the event that you wish to request and access Virtual Accounts, you must review and accept, in addition to these Terms, the Additional Terms set forth in Exhibit A to this document.

(e) Transfer digital assets on the App, Site, and/or any other available channel, from your Juno Account to the Juno Account of another User for free.

(f) View the digital assets in your Linked Wallet and history of transactions conducted in respect of your digital assets, via the App, Site and/or any other channel.

9.2. Your Juno Account

9.2.1. In order to use any Services, you must create and maintain an account through the App, Site and/or any other available channel ("Juno Account").

9.2.2. To create and maintain your Juno Account, or enable functions on your Juno Account, you will be required to provide us with certain information and documentation, including, as

applicable, the information and documentation associated with identity verification and other screening procedures described in Section 9.3 below.

9.2.3. You will:

(a) Create a unique username and confidential and strong password for your Juno Account;

(b) Provide complete and accurate information as communicated to you by us or other named service providers;

(c) Promptly update any information you have provided, via the App, Site and/or any other channel, or if not permitted, by sending an email with the updated information to soporte@akaunt.io, including but not limited to all customer due diligence information and the respective documentation, so that the information and supporting evidence maintained by us is complete and accurate at all times;

(d) Maintain the security of your Juno Account, by not sharing your password with others, and safeguarding your personal identifying information and any other information used to access the Services from unauthorised access or use;

(e) Promptly notify us if you discover or suspect any unauthorised access or use of your Juno Account or any security breaches related to your Juno Account;

(f) Be responsible for all activities that occur under your Juno Account and accept all risks of any authorised or unauthorised access or use of your Juno Account; and

(g) Use secure network connections.

We strongly advise you to enable all security features that are available to you (for example, two-factor authentication). We will not be responsible for any loss or damage due to the compromise of your login credentials or your failure to protect your Juno Account information.

9.2.4. When you open a Juno Account, the Services include the automatic creation of a digital asset wallet in which your digital assets will be held ("Linked Wallet"). The Linked Wallet is created in your name. Your digital assets will be held in your Linked Wallet. You will own the digital assets held in your Linked Wallet. See Section 9.4 in respect of security for your Linked Wallet.

9.2.5. Your Juno Account will show the digital assets in your Linked Wallet and details of transactions conducted via the App in respect of your digital assets. For the purpose of these Terms, a reference to digital assets being in your Juno Account is a reference to the digital assets held in your Linked Wallet as shown in your Juno Account on the App.

9.3. Verifications

9.3.1. Depending on the functions that you seek to enable on your Juno Account and our risk determination, we will, in our discretion, conduct certain identity verification and other screening procedures with respect to you, your bank account linked to your Juno Account on the App ("Linked Bank Account") or transactions associated with your Juno Account.

9.3.2. These verification and screening procedures may include, without limitation, checking the information you provide against any list issued by the BMA or by any other governmental or

elected body authority or court as well as non-governmental and international organisations prohibiting or limiting business activities or transactions with any persons.

9.3.3. You may be required to provide us with certain personal information, including, but not limited to, your full legal name, address and location of residence, nationality, place of birth, gender, telephone number, email address, date of birth, taxpayer identification number, government identification number, government-issued ID or other proof of your identity, and information regarding your Linked Bank Account.

9.3.4. For Corporate Users, additional information will be required including, but not limited to, entity full legal name, legal form, domicile address, country of domicile, date of incorporation, place and date of entry in the commercial register, financial information, as well as the names of the bodies or trustees formally acting on behalf of the legal entity as well as the information identifying the ultimate beneficial owners of this legal entity.

9.3.5. You hereby acknowledge and agree that we, directly or through a third-party, may make enquiries and take action we consider necessary to verify your identity and/or protect against fraud, other risks, or violations of laws, regulations and/or any order of government or elected body authority or court, as well as from non-governmental and international organisations prohibiting or limiting business activities or transactions with any persons, including but not limited to:

(a) Query identity information and other information contained in public or private reports (e.g., your name, address, past addresses, or date of birth);

(b) Query account information associated with your Linked Bank Account (e.g., name or account balance); and

(c) Take action we reasonably deem necessary or are required to take in accordance with applicable law and regulation based on the results of such enquiries and reports.

9.3.6. We will have no liability or responsibility for your permanent or temporary inability to access or use any Services, including your inability to use, sell or transfer digital assets, as a result of any identity verification or other screening procedures, as long as we comply with our legal or contractual obligations regarding identity verification or other screening procedures.

9.4. Linked Wallet: Security and Key Storage

9.4.1. Your private key for your Linked Wallet will be stored and encrypted in your device so as to allow you to buy, sell, transfer and/or view your digital assets via your Juno Account.

9.4.2. You will not be able to see or otherwise know your private key.

9.4.3. Any attempt to extract your private key and any attempt to use it for non-authorised transactions, including transferring digital assets to a wallet not linked to a Juno Account of a validated and permitted User is strictly prohibited and represents a breach of these Terms. Juno Moneta reserves the right to take any action it deems appropriate in these circumstances, including restricting your access to your Juno Account and therefore your Linked Wallet and digital assets.

9.4.4. You agree and authorise Juno Moneta to keep an encrypted copy of your private key for the sole purpose of allowing you to retrieve said key in case of loss (for example, due to loss of, or damage to, your device) and you represent that you authorise Juno Moneta to store this copy of your key in the manner it considers best in accordance with industry best practice and applicable laws and regulations.

9.4.5. In the case that you lose or damage your device and therefore no longer have access to your encrypted private key for your Linked Wallet, you can regain access to your Juno Account and encrypted private key by logging in from a new device and completing the steps shown on the App, Site and/or any other available channel (which includes completing two-factor authentication). Upon doing so, your private key will be automatically stored and encrypted on your new device.

9.4.6. Juno Moneta will not access your private key in any event except in the case described in Section 20.9.

9.4.7. Juno Moneta will implement, review, and —if deemed appropriate or necessary— update the policies and procedures that mitigate the risk of a security breach which could result in a leak of your personal data, private key and Juno Account access credentials.

9.5. Responsibility for Account Activities

9.5.1. You hereby authorise us to accept and rely on, and you will be bound by any agreements, instructions, orders, authorisations and any other actions made, provided or taken by anyone who has accessed or used your Juno Account regardless of whether the access is authorised or unauthorised.

9.5.2. Upon receipt of written notice from you that the security of your Juno Account has been compromised, we will take reasonable steps to protect your Juno Account, including, for example, to cease to allow actions initiated using any compromised account passwords.

9.5.3. Section 9.5.1 will continue to apply to any other account password, and any substitute password issued to replace the compromised account password.

9.6. Number of Juno Accounts/Beneficial Ownership

9.6.1. We may, at our sole discretion, limit the number of Juno Accounts that you may hold, maintain, or acquire, consistent with its policies.

9.6.2. You are not allowed to hold Juno Accounts for third-parties.

9.6.3. Any individual Juno Account holder must be the beneficial owner of the transfers to that Juno Account.

9.7. Purpose of Juno Account

9.7.1. By default, the purpose of the Juno Account is accumulating digital assets. Therefore, when you buy digital assets your transactions will be assessed within the objective of increasing your digital assets over the medium and long term, while your transactions selling digital assets

will be assessed within the objective of using the value of your digital assets over the medium and long term.

9.7.2. If you acquire a card issued by one of our affiliates, and in order to cover the transactions you make with such card you want to use the value of the digital assets, by default, the purpose of the Juno Account is further to spend in digital assets (in regards to covering the transactions of such card). Therefore, when you buy or sell digital assets your transactions may be assessed within the objective of increasing your digital assets to spend them over the short and medium term.

9.7.3. If you request and access a Virtual Account, by default it is to send and receive funds. Common use cases include individuals receiving international transfers from family members or payments as remote workers or contractors, sending money to friends or relatives internationally, or moving funds between their accounts in different countries. For businesses, typical uses include paying for services contracted internationally, receiving payments from foreign clients, and paying remote employees.

9.7.4. If the purpose of your Juno Account or Virtual Account differs from default, please inform us at compliance@akaunt.io, which may allows us to adjust your account profile accordingly, if applicable.

10. RISK DISCLOSURES & USER ASSUMPTION OF RISKS

10.1. Use of Services provided by us, involves significant risks and potential for financial losses, including without limitation the following:

(a) We may suspend or reject your transaction requests or suspend or terminate your access and/or use to the Services in order to comply with applicable laws or regulations or an order from law enforcement, governmental or elected body authority or court, from non-governmental and international organisations prohibiting or limiting business activities or transactions with any persons, as well for other reasons as specified in these Terms or otherwise at our discretion.

(b) You may be unable to sell or transfer digital assets at our termination of any Services or your access to your Juno Account, in each case, resulting in the loss of any digital asset remaining in your Linked Wallet.

(c) The currencies invested to our Digital Assets Reserves accounts may be lost or inaccessible to Users due to various factors including, without limitation, wrongful conduct, market manipulation, physical or digital attacks, financial institutions or Juno Moneta insolvency, market conditions and other factors outside of our control.

(d) Any digital asset may decrease in value or lose all of its value due to legislative, regulatory or law enforcement activity, or other third-party action outside of our control. Regulation of digital assets is unsettled and rapidly evolving.

(e) Any digital asset may be lost if sent to the wrong address (for example, but without limitation, if the address is improperly formatted, contains errors, or is intended to be used for a different type of digital asset).

(f) Any digital asset may be lost if sent to a correct address but the recipient does not act as intended.

(g) You may be prevented from sending a transaction request, or your transaction request or email may not be received by us, due to hardware, software or services issues (including, without limitation, Internet and other network connectivity issues).

(h) Your transaction request or email to us may be lost, intercepted or altered during transmission.

(i) Unauthorized third-parties may access and/or use your Juno Account and effect transactions without your knowledge or authorization, whether by obtaining the password to your Juno Account, obtaining control over another device or account used by you, or by other methods. You should regularly review your Juno Account and transaction history and notify us immediately if you believe your Juno Account has been compromised.

(j) The local currency value of your digital assets may decline in value due to exchange rate variations for which Juno Moneta is not responsible. When you sell digital assets to the Company you may receive no funds in your local currency or less funds in your local currency than the amount you paid in your local currency to buy digital assets.

(k) You may temporarily or permanently lose access to your Linked Wallet and the digital assets therein due to loss of your device or damage to your device where you keep your private key. This may make your digital assets irretrievable if you are unable to fix your device or own another device on which you can execute the App, Site and/or any other available channel.

(l) While Juno Moneta will make every effort to safeguard the Digital Assets Reserves value that backs all digital assets, in accounts segregated from the operational accounts of Juno Moneta in regulated financial institutions, there are risks associated with these institutions and the respective financial products, and part or all of such value may be lost due to bankruptcy of the financial institutions or market conditions impacting the underlying products holding Digital Assets Reserves.

(m) You may temporarily lose access to the currencies equivalent value of your digital assets due to cybersecurity risks, denegation of service attacks or other actions or omissions by third-parties that affect the operations of Juno Moneta, the App, the Site, any other channel, or any other services beyond our control. You may also lose access to your digital assets due to unintentional operational problems of Juno Moneta.

(n) You may lose access to the currencies equivalent value of your digital assets if the BMA or any other government or elected body authority or court, orders the freeze of Juno Moneta's assets or otherwise impose any other limitation on the provision of the Services.

(o) We have not obtained insurance coverage in respect of our business operations with you.

10.2. There are various risks you assume in relying on the Content provided by Juno Moneta via the App, Site, social media accounts of Juno Moneta or its officers ("Social Media Accounts"), any other channel, or any other means, including:

(a) All Content provided by us is for informational purposes only. Nothing on the App, Site, Social Media Accounts, any other channel or any other means is a recommendation that you buy, sell, transfer, or hold digital assets or that you pursue any strategy in respect of digital assets. Nothing on the App, Site, Social Media Accounts, any other channel or any other means is intended to be, and you should not consider any of the Content provided to be, trading, investment, accounting, tax, legal, or professional advice of any kind.

(b) The Content speaks only as of the date indicated, if any.

(c) We make reasonable efforts to provide accurate Content, but at times we may not promptly update or correct the App, Site, Social Media Accounts, any other channel or any other means even if we are aware it is inaccurate, outdated, or otherwise inappropriate.

(d) All or any portion of the App, Site or any other channel may change at any time without notice to you.

(e) Any action you take or decision you make in reliance on any Content.

(f) All or any portion of the App, Site or any other channel may not be available and may not function properly at any time.

(g) We make reasonable efforts and employ appropriate safeguards to avoid technological problems, but at any time, the App, Site or any other channel may have and may cause technological problems such as malware and other damaging computer programming routines or engines.

(h) Problems or issues affecting the software, networks, protocols, systems, and other technology including, any blockchain which has not been created by or for us ("Third-Party Technology") and used to create, issue, buy, sell, transfer, cancel, use or transact in digital assets.

(i) We take reasonable security precautions when using the Internet, telephone, or other means to transport data or other communications, but an interception of data or communications may occur.

(j) Damage or injury caused by the performance or failure of performance of all or any portion of the App, Site or any other channel.

(k) Defects, delays, or errors in or resulting from your use of the App, Site or any other channel.

10.3. The risks described in this Section 10 may result in loss of digital assets, decrease in or loss of all value for digital assets, inability to access, sell or transfer digital assets, inability to receive benefits available to other digital assets holders, and other financial losses to you. You hereby acknowledge and agree that these risks fall outside the sphere which may be influenced by our actions. Therefore, we will have no responsibility or liability for any such risks.

10.4. We do not give any advice or make any representations through the App, Site, Social Media Accounts, any other channel or any other means as to whether digital assets are suitable for you. If you would like professional advice, you should consult with your own financial advisors, accountants, or attorneys regarding individual circumstances, intentions, and needs.

11. RELEASE OF JUNO MONETA WITH RESPECT TO RISKS

11.1. You acknowledge and agree that we have no responsibility for risks assumed by you.

11.2. You acknowledge and agree that we have no responsibility to return transferred digital assets and any transfer of digital assets to any recipient is your sole responsibility.

11.3. You represent and warrant that you have the knowledge, experience, understanding, professional advice and information to make your own evaluation of the merits and risks of digital assets and/or any other services associated with your Juno Account, including, but not limited to, Virtual Account services. You accept the risk of buying, redeeming and transferring digital assets by using the Services, and are responsible for conducting your own independent analysis of the risks specific to the digital assets and the Services. You should not acquire or deal with any digital asset unless you have sufficient financial resources and can afford to lose all sums you use to buy digital assets and all value of such.

12. BUYING DIGITAL ASSETS

12.1. After completing the onboarding process and opening a Juno Account according to Section 9 above, in order to sell or transfer digital assets, you must first buy digital assets using the App, Site and/or any other channel.

12.2. To buy digital assets, you must transfer an amount in your local currency equivalent to the currency value of the digital assets you wish to buy —plus a fee— from your Linked Bank Account to us or one of our subsidiaries able to receive such funds. Alternatively, you may also purchase digital assets by receiving funds into your Virtual Account, provided that the type of digital assets to be purchased corresponds to the type of Virtual Account in question, i.e., the fiat currency in which suchVirtual Account operates. In the event that you wish to request and/or access Virtual Accounts, you must review and accept, in addition to these Terms, the Additional Terms set forth in Exhibit A to this document.

12.3. Upon settlement of the transaction to buy digital assets, the appropriate number of digital assets will be transferred to your Juno Account. The number of digital assets in your Juno Account can be viewed using the App, Site and/or any other available channel.

12.4. Juno Moneta will maintain segregated accounts in its name with regulated financial institutions, into which an amount of currencies will be invested and maintained equal to the type and number of digital assets held by Users on a 1:1 basis. The Digital Assets Reserves will not be legally held by, or in the name of the Users, but will be held by Juno Moneta for the benefit of the Users.

12.5. For the avoidance of any doubt, Users will have no direct legal claim or title to the Digital Assets Reserves.

12.6. Without prejudice to the registration of Juno Moneta as a SAC, Juno Moneta shall not subject the Digital Assets Reserves to any lien, pledge, charge, rehypothecation or any other encumbrance in favor of any party other than a User. Furthermore, we shall not assert any rights or utilize the Digital Assets Reserves for any purpose other than upholding the parity of the Digital

Assets Reserves value with respect to the digital assets held by Users, and to convert into your local currency the currency equivalent value of the digital assets that may be sold by you.

12.7. While it is in your Juno Account, you have legal ownership of the digital assets in your Juno Account. Subject to other Sections of these Terms, you have right to the currency equivalent in your local currency of the digital assets you may be able to sell. Although we will maintain in accounts with regulated financial institutions the Digital Assets Reserves, you do not have direct legal title to the currencies or other assets held as a reserve, but only to the digital assets that represent a determined currency equivalent value. You will not be entitled to receive any interest or other fees on any digital assets held in your Juno Account, even if we receive interest or other fees from any third-parties on the Digital Assets Reserves.

12.8. We do not have legal title to the digital assets in your Juno Account.

12.9. You will not be able to revoke a purchase of digital assets once we or our subsidiary has received the funds in your local currency in an amount equivalent to the currency value of the digital assets you wish to buy —plus a fee, or via the use of your Virtual Account. However, we may cancel or reverse a transfer of such funds or suspend or terminate the ability to receive digital assets into your Juno Account or otherwise use other Services, in the following events:

(a) In order to comply with applicable laws or regulations, a subpoena or other order from law enforcement or other governmental or elected body authority or court, as well as from non-governmental and international organisations prohibiting or limiting business activities or transactions with any persons;

(b) If we reasonably believe a transaction error has occurred, or

(c) Otherwise at our discretion for security or other appropriate reasons.

In the event your purchase of digital assets is cancelled or reversed, we have no obligation to allow you to perform a substitute purchase or to compensate you for any related losses, unrealised gains, liability, damages, expenses or any other harm.

12.10. After you successfully buy digital assets for the first time, you may buy additional digital assets with certain limits. There may be limits on the amount of digital assets that you are able to buy on a daily or periodic basis and other limits impacting the Services you may access or use based on risk mitigation, fraud prevention and other security protocols implemented by Juno Moneta.

12.11. You are prohibited from buying any digital asset and paying the equivalent value through an account opened in the name of any person other than yourself with the exception of the purchase being performed via the reception of funds in your Virtual Account. You shall be the sole owner of the account used to pay for any digital asset.

13. SELLING DIGITAL ASSETS

13.1. You may sell to us the digital assets held in your Juno Account via the App, Site and/or any other available channel.

13.2. When you want to sell, the digital assets that you are selling are transferred to a separate account maintained by us for this purpose. The digital assets transferred to such account are legally owned by you and held in escrow by us until the selling process is completed. You agree to us holding digital assets in escrow in connection with your sales made in respect of your Juno Account.

13.3. When the selling process is completed, the number of digital assets sold are transferred to our account and you no longer have legal title to such digital assets. If you sell your digital assets to receive its local currency value, at the same time, the price stated on the App, Site and/or any other available channel at which we will buy the digital assets is transferred to your Linked Bank Account in the currency associated with that Linked Bank Account. If you sell your digital assets to send funds via your Virtual Account, you or the beneficiary of the transaction will receive the fiat equivalent value in the form of funds sent via fiat rails. Otherwise, if you sell your digital assets in order to cover the transactions you make with cards issued by our affiliates, with the value of the digital assets sold, the amount paid to these affiliates to cover the transactions will depend on the exchange rate of the moment at which you used your card.

13.4. There may be limits on the amount of the digital assets that are able to be purchased by us on a daily or periodic basis and other limits impacting the Services you may access or use based on risk mitigation, fraud prevention and other security protocols implemented by us. At no time will more than the current number of digital assets in your Juno Account be able to be sold and any attempts for such sale will not be accepted or processed.

13.5. There may be delays in completing a sale of your digital assets due to network or payment service provider failures. During such time your digital assets will remain in escrow until the transaction is completed. You acknowledge that we are not responsible for such delays and will not be liable to you or to third-parties for losses incurred or for the loss of opportunity in accessing your local currency equivalent of your digital assets.

13.6. You will not be able to revoke any sale in respect of digital assets once it has been made. However, we may cancel our purchase or suspend or terminate the ability you have to sell digital assets or otherwise use other Services in order to comply with applicable laws or regulations, a subpoena or other order from law enforcement or other governmental or elected body authority or court, as well as from non-governmental and international organisations prohibiting or limiting business activities or transactions with any persons. In the event your sale is cancelled, we have no obligation to allow you to make a subsequent sale attempt or to compensate you for any related losses, unrealised gains, liability, damages, expenses or any other harm.

13.7. You are prohibited from transferring the price paid by us for any digital asset you may be able to sell to an account opened in the name of any person other than yourself with the exception of the transfer being performed via the transfer of funds via your Virtual Account.. You shall be the sole owner of the account used to receive the payment of any digital asset sold by you.

14. TRANSFERRING DIGITAL ASSETS

14.1. You may transfer digital assets held in your Juno Account via the App, Site and/or any other available channel to another User at no cost.

14.2. To transfer digital assets to another User ("Transferee"), you must search for the Transferee's Juno Account using the search function.

14.3. Once the Transferee's Juno Account has been found, you must follow the prompts to input the amount of digital assets you wish to transfer to the Transferee.

14.4. When the transfer is complete, the relevant number of digital assets will be transferred from your Juno Account to the Juno Account of the Transferee. The remaining number of digital assets in your Juno Account can be viewed using the App, Site and/or any other available channel.

14.5. At no time will more than the current number of digital assets in your Juno Account be able to be transferred and any such transfers will not be processed and completed.

14.6. There may be limits on the amount of digital assets in your Juno Account that are able to be transferred on a daily or periodic basis and other limits impacting the Services you may access or use based on risk mitigation, fraud prevention and other security protocols implemented by us. There may also be limits on making transfers to particular Transferee(s).

14.7. You will not be able to revoke a transfer of digital assets once it has been initiated. However, we may cancel or reverse transfers or suspend or terminate the ability to receive or transfer digital assets into or out of your Juno Account or otherwise use other Services, (a) in order to comply with applicable laws or regulations, a subpoena or other order from law enforcement, court or other governmental or elected body authority, as well as from non-governmental and international organisations prohibiting or limiting business activities or transactions with any persons, (b) if we reasonably believe a transaction error has occurred, or (c) otherwise at our discretion for security or other appropriate reasons. In the event your transfer is cancelled or reversed, we have no obligation to allow you to perform a substitute transfer or to compensate you for any related losses, unrealised gains, liability, damages, expenses or any other harm.

14.8. You will be responsible for: (a) ensuring that any inbound and outbound transfers are handled in compliance with our requirements and these Terms and (b) ensuring that there are no errors in any of the transfer instructions you provide using the Services.

15. PROHIBITED TRANSFERS OF DIGITAL ASSETS

15.1. You agree that you will not attempt or cause an inbound or outbound transfer where you have reason to know or know that any person or entity involved in the transfer, whether directly or indirectly, is on any trade and/or economic or financial sanctions list including the sanction lists of OFAC, the United Nations, the European Union, the United Kingdom, Bermuda or other sanction lists.

16. PRICING, SPREAD, FEES OR CHARGES

16.1. Pricing and Spread

16.1.1. If you want to buy digital assets, Juno Moneta may sell to you digital assets in your local currency. The purchase of each digital asset will be done at the local currency equivalent value of the applicable currency unit, at the exchange rate of the purchase moment, plus a spread. Right now, Juno Moneta uses as quotation source the currency market exchange rate provided by Fixer

Api or Set Icap, and the quotation provided by Fixer Api or Set Icap will be used as input as it is provided by Fixer Api or Set Icap, without modification.

16.1.2. If you want to sell your digital assets, Juno Moneta may buy your digital assets in the local currency paying to your local Linked Bank Account. The sale of each digital asset will be done at the local currency equivalent value of the applicable currency unit, at the exchange rate of the sale moment, minus a spread. Right now, Juno Moneta uses as quotation source the currency market exchange rate provided by Fixer Api or Set Icap, and the quotation provided by Fixer Api or Set Icap will be used as input as it is provided by Fixer Api or Set Icap, without modification.

16.1.3 If you want to pay the transactions that you make with cards issued by our affiliates with the value of your digital assets, Juno Moneta may buy your digital assets by paying the issuer of the respective card. The sale of each digital asset will be done at the local currency equivalent value of the applicable currency unit, at the exchange rate of the card utilization moment, minus a spread. Right now, Juno Moneta uses as quotation source the currency market exchange rate provided by Fixer Api or Set Icap, and the quotation provided by Fixer Api or Set Icap will be used as input as it is provided by Fixer Api or Set Icap, without modification.

16.1.4. If you want to exchange one digital asset for another, Juno Moneta can facilitate the exchange. Each digital asset exchange will be carried out at the equivalent value based on the applicable exchange rate at the time of the transaction, plus a margin. Right now, Juno Moneta uses as quotation source the currency market exchange rate provided by Fixer Api or Set Icap, and the quotation provided by Fixer Api or Set Icap will be used as input as it is provided by Fixer Api or Set Icap, without modification.

16.1.5. If you wish to receive or send funds through your Virtual Account, the fees detailed on the Website (www.akaunt.io) will apply, according to the type of transfer (e.g., ACH, SEPA, etc.), and by accepting the transaction, you accept the fee charged by us in said transaction. It is important to note that Juno Moneta does not control fees imposed by Non Partnering Regulated Financial Institutions outside its platform. Non Partnering Regulated Financial Institutions may charge outbound fees and may deduct fees upon receipt of funds. By sending or receiving funds via your Virtual Account, you acknowledge and accept these fees outside of our control.

16.1.6. The spread will be published in the Site (www.akaunt.io) and by accepting the transaction you accept the spread charged by us in said transaction.

16.2. Spread, Fees and Charges

16.2.1. You agree to pay us the spread, fees or charges described below and on the schedule posted on the Site, App and/or any other channel (as may be changed from time to time by us at our sole discretion, the “Schedule”):

(a) You will pay $0 for opening a Juno Account.

(b) You will pay $0 for maintaining digital assets in your Juno Account.

(c) You will pay $0 for transfers of digital assets to other Users.

(d) You will pay a variable amount upon purchase or sale of digital assets. The applicable percentage of this fee will be published and made known to you in the Site (www.akaunt.io).

17. TIMING FOR BINDING OF THESE TERMS

17.1. The contract for services between Juno Moneta and a User is effected after (a) acceptance of these Terms by the User via the App, Site and/or any other channel and (b) Juno Moneta providing a printable copy of the accepted Terms to the User to the email address of the User in Juno Moneta's records.

18. USER RIGHT OF WITHDRAWAL FROM SERVICES; CLOSURE OF JUNO ACCOUNT

18.1. You may withdraw from the Services without giving any reason at any time. To close your Juno Account you may transfer your digital assets to another User(s),sell your digital assets in local currency via a transfer to your local Linked Bank Account, by sending funds through your Virtual Account to an account belonging to yourself or to third-parties, or through any other mechanism available to reduce your digital asset balance and/or the balance of the cards issued by our affiliated entities. Once the quantity of your digital assets and your card balance is at 0, you may close your Juno Account following the steps described in the App, in the Site, and/or in any other channel.

18.2. Juno Moneta may unilaterally close or deactivate your Juno Account if you maintain 0 digital assets and there has been no activity on your Juno Account for a period of 6 months. You may need to complete the onboarding process mentioned in Section 9 again in order to open or re-activate your Juno Account.

18.3. Juno Moneta may unilaterally close or deactivate your Virtual Account if there has been no activity on your Virtual Account for a period of 30 days.

19. PROPRIETARY RIGHTS

19.1. Ownership of Services

19.1. As between you and us, the Services, App, Site and/or any other channel and all technology, content, data and other materials used, displayed or provided or received by you in connection with the Services, App, Site and/or any other channel (collectively, the “Juno Materials”) together with all intellectual property rights in any of the foregoing are owned by us.

19.2. Limitations

19.2.1. You may only use the Juno Materials solely as authorised by us in connection with your use of the Services for as long as we permit you to continue to access the Services.

19.2.2. Without limiting the foregoing, you will not:

(a) Resell, lease, lend, share, distribute or otherwise permit any third-party to use the App, Site and/or any other channel, as well as the Services or Juno Materials; nor use the App, Site, and/or any other channel, the Services or Juno Materials in any service bureau environment;

(b) Modify or create derivative works of the App, Site and/or any other channel, as well as the Services or Juno Materials, or any portion thereof or any data or information received by you in connection therewith;

(c) Frame, display or incorporate the App, Site and/or any other channel, as well as the Services or Juno Materials in any website or any other work of different authorship;

(d) Decompile, disassemble, reverse engineer or attempt to discover the source code of the App, Site and/or any other channel, as well as the Services or Juno Materials;

(e) Use the App, Site and/or any other channel, as well as the Services or Juno Materials to design, develop or create any competing product or service; or

(f) Otherwise use the App, Site and/or any other channel, as well as the Services or Juno Materials for any commercial or non-commercial purpose other than their intended purposes determined at our discretion.

19.2.3. "Juno", "Juno Moneta" and any product or service names, logos, and other marks belonging to us or used on the App, Site and/or on any other channel, as well as in the Services or in the Juno Materials, or otherwise in connection with the Services, are trademarks and service marks owned by us or our licensors, as applicable. You may not copy, imitate or use them without our prior written consent.

19.3. Feedback

19.3.1. You hereby assign to us all right, title and interest to any feedback, suggestions, ideas, or other information or materials regarding Juno Moneta, the Services or Juno Materials that you provide, whether by email, posting through the Services or otherwise ("Feedback") together with all associated intellectual property rights.

19.3.2. We will own all Feedback.

19.3.3. You will not be entitled to, and hereby waive any claim for, acknowledgment or compensation based on any Feedback or any modifications made based on any Feedback.

19.4. User Content

19.4.1. You hereby grant us a royalty-free, sublicensable, transferable, perpetual, irrevocable, non-exclusive, worldwide license to use, copy, modify, create derivative works of, display, perform, publish and distribute, in any form, medium or manner, any text, information, data, materials, images, or other content you provide to us using the Services or submit or post to the App, Site and/or any other channel, and that is not Feedback owned by us (the "User Content").

19.4.2. You represent and warrant that:

(a) You own the User Content or have the right to grant the rights and licenses in these Terms; and

(b) The User Content, and use of the User Content by us as licensed herein, does not and will not violate, misappropriate or infringe on the rights of any third-party.

19.4.3. At our sole discretion, we may remove any User Content from the App, Site and/or any other channel, for any reason.

20. FURTHER TERMS

20.1. Conditions and Restrictions

20.1.1. We may, at any time and at our sole discretion, suspend or reject your transaction requests, suspend or terminate your access to the Services, limit the amount of digital assets that you are able to buy on a daily or periodic basis and impose other limits impacting the Services you may access or use (a) in order to comply with applicable laws or regulations or an order from law enforcement, governmental or elected body authority or court, as well as from non-governmental and international organisations prohibiting or limiting business activities or transactions with any persons; (b) for other reasons as specified in these Terms; or (c) otherwise at our discretion. To lift certain transactional limits, you will be required to complete a prior enhanced due diligence to our satisfaction and provide additional information and documentation that supports your transactional profile, and/or change of product and service, according to options we offer to you at such time. We have the right to maintain transactional limits or establish new limits at our entire discretion.

20.1.2. We may, at any time and at our sole discretion, impose any conditions or restrictions upon your use of the Services, without prior notice.

20.2. Accuracy of Information

20.2.1. You must provide complete and accurate information required by any screen displayed within the Services.

20.2.2. You represent and warrant that all information you provide via the Services is complete and accurate in all respects.

20.3. AML, ATF and KYC Compliance

20.3.1. We have internal anti-money laundering, anti-terrorist financing and know your customer compliance policies and procedures (“AML, ATF and KYC Programs”) developed for compliance with the applicable requirements of the BMA and other anti-money laundering, anti-terrorist financing and sanctions laws and regulations applicable to the provision of the Services.

20.3.2. Each of these AML, ATF and KYC Programs may be updated from time-to-time without prior notice.

20.4. Compliance with Law; Taxes

20.4.1. You are responsible for complying with all applicable laws and regulations related to your use of the Services, including without limitation any reporting obligations and payment of all applicable taxes.

20.4.2. You will determine what, if any, taxes apply to any transactions that you complete via the Services, and it is your responsibility to withhold, collect, report, and remit the correct tax you owe to the appropriate tax authority.

20.4.3. We are not responsible for determining whether taxes apply to your transactions or for collecting, reporting, withholding, or remitting any taxes arising from any transactions that you are required to collect, report, withhold or remit.

20.4.4. No communication or information provided to you by us is intended as, or shall be considered or construed as, legal or tax advice.

20.5. Unclaimed Property

20.5.1. You agree that we will have no responsibility or liability for any losses, unrealised gains, liability, damages, expenses, or other harm that you may incur in connection with us turning over digital assets, or liquidating digital assets and turning over fiat currency, to the applicable entity in the event that such entity requires us to take such actions pursuant to applicable laws and regulations, a court order or any other government or elected body authority order, as well as any order from a non-governmental and international organization prohibiting or limiting business activities or transactions with any persons.

20.6. Digital Assets Disputes

20.6.1. Except in respect of digital assets sold directly by us to a User, we may, but have no obligation to, place a hold on the digital assets or the Juno Account of a User, if we are given notice that digital assets held in such Juno Account are alleged to have been stolen or otherwise not lawfully obtained or possessed by the User.

20.6.2. We may continue such hold until the dispute has been acceptably resolved and acceptable evidence (in a form acceptable to us and our external legal counsel) of the resolution has been provided to us.

20.6.3. We will not be responsible for such dispute or the resolution of the dispute. You agree that we are not required to involve ourselves in such a dispute and that we will have no liability or responsibility for any such hold, or for your inability to buy, sell or transfer digital assets during the period of any such hold.

20.7. Potential Conflicts of Interest

20.7.1. You acknowledge and agree that Juno Moneta and our affiliates, shareholders, founders, principals, directors, officers, employees, and representatives or their respective affiliates (collectively, “Related Persons”) may directly or indirectly use the Services or engage in transactions involving digital assets for ourselves and themselves.

20.7.2. You acknowledge and agree that we and Related Persons may have potential conflicts of interest. To the extent permitted by law, you hereby waive any claim against us or Related Parties alleging breach of fiduciary duties, conflict of interest, or other similar cause of action, relating to, in connection with, or arising out of our and/or any Related Parties directly or indirectly using the Services or engaging in transactions involving digital assets.

20.8. Unacceptable Use or Conduct

You will not:

(a) Violate any law, regulation, contract, intellectual property or other third-party right, or commit a tort, misdemeanour, felony or criminal conduct or omission while using the Services;

(b) Use the Services to pay for, support, or otherwise engage in any illegal gambling activities, fraud, money-laundering, or terrorist activities, or other illegal or restricted activities;

(c) Use any robot, spider, crawler, scraper, or other automated means or interface not provided by us to access the Services or to extract data;

(d) Use the Services in any manner that could interfere with, disrupt, negatively affect, or inhibit other Users from fully enjoying, using or accessing the Services, or that could damage, disable, overburden, or impair the functioning of the Services in any manner;

(e) Use or attempt to use another User's Juno Account without authorisation;

(f) Attempt to circumvent any content filtering techniques we employ, or attempt to access any service or area of the Services that you are not authorised to access, or attempt to access the Services from any location or jurisdiction in which you are prohibited from accessing the Services;

(g) Introduce to the Services any malware, virus, trojan worms, logic bombs, or other harmful material;

(h) Develop any third-party applications that interact with the App, Site, any other channel or our Services without our prior written consent, or unless otherwise agreed;

(i) Provide false, inaccurate, or misleading information; or

(j) Encourage or induce any third-party to engage in any of the activities prohibited under this Section.

20.9. Juno Account Upon User Death

20.9.1. In the event of your death, Juno Moneta will transfer your digital assets to the rightful survivors after an appropriate due diligence and validation process. In order to initiate the process, the rightful survivors must write to soporte@akaunt.io and request the current list of documentation required as well as the opening of a survival case. You consent for Juno Moneta to access your private key and transfer the digital assets or sell and deliver the proceeds of the digital assets in your Juno Account in such an event.

20.9.2. In the event of the dissolution, liquidation, insolvency, termination of legal existence of a Corporate User, or any other event affecting its ability to act through its authorized representatives, Juno Moneta may transfer, liquidate, or otherwise make available the digital assets held in the Juno Account to the liquidators, administrators, legal representatives, successors, or any other persons duly authorized to act on behalf of the Corporate User, subject to the completion of Juno Moneta's due diligence, verification, and authority validation procedures. To initiate the process, the authorized representative, liquidator, or other duly authorized person must contact support@akaunt.io to request the current list of required documentation and the opening of the corresponding case. The Corporate User expressly authorizes Juno Moneta to access any private keys necessary to transfer the digital assets or to sell such digital assets and

distribute the proceeds of such sale to the duly authorized persons in accordance with the documentation provided and applicable law.

20.10. Registration as a SAC

20.10.1. In the event that Juno Moneta is registered as a SAC pursuant to the SAC Act, you agree and approve the novation (and/or any method of legal transfer permitted by applicable law) of obligations of Juno Moneta relating to the redemption of digital assets, to one or more designated segregated accounts of Juno Moneta.

20.11. Forks

20.11.1. Forks consist of upgrades, other modifications or replacements to blockchains and their artifacts that may result in changes to the functionality of digital assets or in the creation of several versions of digital assets. Juno Moneta reserves the right to determine which versions of any blockchain and their artifacts it will support. In the event that Juno Moneta considers it necessary to implement a fork that affects any of its current Users, it shall disclose to such Users of the intention to implement the fork, the reason and intended purpose, its implications, where Users can track ownership of digital assets and transactions, any new supported digital assets, and other preventive measures that Users should take during the fork process, if necessary.

21. CHANGES, SUSPENSION AND TERMINATION OF SERVICES

21.1. Changes to Services

21.1.1. We may at any time, amend, change, vary, modify, add, delete or discontinue, temporarily or permanently, all or any portion of any Services, at our discretion and without liability to you, with or without prior notice.

21.2. Suspension or Termination of Services and Limitation of Liability

21.2.1. You hereby acknowledge and agree that your right to use the App, Site, any other channel and all Services is limited by these Terms, and, if you violate them or if, at any point, you do not agree to any of the Terms set forth herein:

(a) Your right to use the Services shall immediately terminate; and

(b) You shall immediately refrain from using the Services.

21.2.2. Any use of the Services that violates these Terms is strictly prohibited and can, at our sole discretion, result in the immediate revocation of your limited rights granted by these Terms. In such an event, we may terminate access and/or use to the Services.

21.2.3. Any actions by us in accordance with this Section 21, including the termination of your rights to access and/or use the Services, may be applied by us permanently or temporarily.

21.2.4. Upon termination of your Juno Account, your Juno Account login credentials for the Services may not be preserved and it may not be possible to reinstate them.

21.2.5. We are under no obligation to compensate you for any losses, unrealised gains, liability, damages, expenses or other harm of any kind whatsoever resulting from the cessation of Services

as set forth above, unless the damages are due to a grossly negligent or intentional breach of duties by us.

21.2.6. You hereby irrevocably waive any demand or claim regarding the above.

21.2.7. Notwithstanding the foregoing, you acknowledge and agree that we have the right to, and can at our sole discretion, discontinue the entirety of, or any part of, the App, Site and/or any other channel.

21.2.8. You agree that we will not be liable to you for any losses, unrealised gains, liability, damages, expenses or other harm suffered as a result of any modification or termination of the Services (whether pursuant to this Section 21 or for any other reason), or of any suspension or termination of your right to access and/or use the Services.

21.2.9. Without derogating from the generality of the foregoing, in particular but not limited to each of the following constitutes an event upon which we may immediately suspend and/or terminate your right to access and/or use the Services:

(a) Where any representation or warranty made by you is or becomes untrue;

(b) If you involve us, the App, the Site and/or any other channel in any type of fraud or illegality;

(c) If we suspect that you are engaged in money laundering activities or terrorist financing or other criminal activities;

(d) Commencement of proceedings or investigations against you by a governmental or elected body authority or court, as well as by a non-governmental and international organisation prohibiting or limiting business activities or transactions with any persons; or

(e) Violation by you of the requirements established by any applicable laws (subject to a determination of materiality by us).

21.2.10. You agree that to the extent any liabilities or obligations owed to you pursuant to this agreement have been duly transferred and linked to a designated segregated account of Juno Moneta following Juno Moneta's registration as a SAC, in respect of such liabilities or obligations, you shall have no recourse to assets of Juno Moneta other than the assets which are linked to that designated segregated account.

21.3. Effect

21.3.1. In the event of discontinuation of all Services or the entirety of the App, Site and/or any other channel, or other termination of your right to access and/or use all Services:

21.3.1.1. Juno Moneta will close your Juno Account.

21.3.1.2. You may sell your digital assets in your local currency by (i) email to soporte@akaunt.io or such other email address that may be notified by Juno Moneta or (ii) such other manner as may be notified by Juno Moneta. Juno Moneta will have the right to choose the appropriate means to pay for the purchase, which may include a transfer to your local Linked Bank Account, mailing of a check to your registered address or any other means deemed appropriate by us.

21.3.1.3. Juno Moneta will deduct from the local currency equivalent value of your digital assets any sums that we have had to pay or costs we had to incur in the review of your case that led to the termination of Services and to finalise our relationship with you.

21.4. Survival

21.4.1. Any provision of these Terms that expressly or by implication is intended to come into or continue in force on or after termination of these Terms (including Sections 6, 7, 8, 9, 10, 11 and 18 through 27) shall remain in full force and effect and will survive any termination of your access and/or use of the Services.

22. PRIVACY POLICY

22.1. Information regarding how we collect, use, share your information and for what purpose is available to you on our Privacy Policy, made accessible via our Site.

22.2. By accepting these Terms you also consent to our Privacy Policy.

22.3. Additionally, you acknowledge and agree that, if you use any of the Services provided through third- parties, you will be required to accept their privacy policies and the manner in which they process any information you provide to them.

23. ELECTRONIC NOTICES

23.1. Consent to Electronic Delivery

23.1.1. You consent to us making available to you, or to receive all communications, agreements, documents, receipts, notices, and disclosures (collectively, “Communications”) that we provide in connection with these Terms, your Juno Account or any Services, including updates we make to these Terms, electronically.

23.1.2. You agree that these Communications may be provided to you by us posting them via the Services, by emailing them to you at the email address you provide, sending them using the App, by sending an SMS or text message to a mobile phone number that you provide, and/or through any other applicable channel. Your carrier's normal, messaging, data, and other rates and fees may apply to any mobile Communications.

23.1.3. You should maintain copies of electronic Communications by printing a paper copy or saving an electronic copy.

23.1.4. You may also contact us to request additional electronic copies of Communications by sending an email to soporte@akaunt.io.

23.2. Requesting Paper Copies

23.2.1. As the Services operate exclusively online, it is very burdensome for us to produce paper copies of Communications. Therefore, you acknowledge and consent that Juno Moneta will not commit to sending paper copies of any Communications. However, all official documents will be made available in digital form via the Site or upon request to soporte@akaunt.io.

23.3. Withdrawal of Consent

23.3.1. You may withdraw your consent to receive Communications by sending a withdrawal notice to us at available channels (please consult applicable channels here: www.akaunt.io), including soporte@akaunt.io. This right shall not apply to Communications related to applicable laws, regulations, orders from government or elected body authority or court, these Terms, or to the performance or respect of your/our obligations, duties, rights, and/or similar concepts.

23.3.2. In such a case, you agree to be informed via the postings on our Site and by reading the most up-to-date documentation available on the Site. All of your transactions and digital assets can be reviewed in the channel available for these purposes (App, Site or any other channel available).

23.3.3. Under no circumstances will we provide paper copies of documents nor mail any documentation to you. If you decline or withdraw consent to receive Communications, we may suspend or terminate your use of the Services.

23.4. Updating Information

23.4.1. It is your responsibility to keep your email address, mobile phone number and street address on file with us up to date.

23.4.2. If we send you a Communication but you do not receive it because your email address or mobile phone number on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive Communications, we will be deemed to have indeed provided the Communication to you.

23.4.3. You can update your email address, mobile phone number or street address at any time following the procedure for updating your profile in the channel available for these purposes (App, Site or any other channel available). We may require you to provide certain identity verification information in order to effectuate updates of your email address, mobile phone number or street address.

23.4.4. If your email address or mobile phone number becomes invalid such that Communications sent to you by us are returned, we may deem your Juno Account to be inactive, and you may not be able to use our Services until we receive a valid, working email address or mobile phone number from you.

24. DISCLAIMER OF WARRANTIES

24.1. To the maximum extent permitted under applicable law, the App, Site, any other channel, Services, Juno Materials, and any products, services or other items provided by or on our behalf are provided on an “as is” and “as available” basis and we expressly disclaim, and you waive, any and all other warranties of any kind, whether express or implied, including, without limitation, implied warranties of merchantability, fitness for a particular purpose, title or non-infringement or warranties arising from course of performance, course of dealing or usage in trade.

24.2. Without limiting the foregoing, we do not represent or warrant that the App, Site, any other channel, Services, Juno Materials, and any products, services or other items provided by or on our behalfare accurate, complete, reliable, current, error-free, or free of malware or other harmful components.

24.3. You acknowledge and agree that your User data may become irretrievably lost or corrupted or temporarily unavailable due to a variety of causes, including software failures, malware or other harmful materials, protocol changes, internet outages, force majeure event or other disasters, scheduled or unscheduled maintenance, or other causes either within or outside our control.

24.4. You are solely responsible for backing up and maintaining duplicate copies of any information you store or transfer through our services.

24.5.5. The disclaimer of implied warranties contained herein may not apply if and to the extent it is prohibited by applicable law of the jurisdiction in which you reside.

25. INDEMNIFICATION

25.1. You will defend, indemnify, and hold us, each of our affiliates, and our respective shareholders, principals, directors, officers, employees, attorneys, agents, other representatives, suppliers and contractors or their respective affiliates (collectively, "Indemnified Parties") harmless from any claim, demand, lawsuit, action, proceeding, investigation, liability, damage, loss, cost or expense, including without limitation reasonable attorneys' fees, arising out or relating to:

(a) Your access and/or use of, or conduct in connection with, the Services;

(b) Any Feedback or User Content you provide;

(c) Your violation of these Terms; or

(d) Your violation of any applicable law, regulation, order or the rights of any other person or entity.

25.2. If you are obligated to defend or indemnify any Indemnified Party, we (or, at our discretion, the applicable Indemnified Party) will have the right, at our sole discretion, to control any action or proceeding and to determine whether we wish to settle, and if so, on what terms.

26. DISCLAIMER OF CERTAIN DAMAGES

26.1. In no event will we, or any other Indemnified Party be liable to you for any incidental, indirect, special, punitive, consequential or similar damages or liabilities whatsoever (including, without limitation, damages for loss of data, information, revenue, profits or other business or financial benefit) arising out of or in connection with the App, Site, any other channel, the Services, Juno Materials, any performance or non-performance, or any other product, service or other item provided by or on our behalf, whether under contract, statute, regulation, order from government or elected body authority or court, strict liability or other theory (including, for avoidance of doubt, any negligence on our part), even if we have been advised of the possibility of any such damages.

27. LIMITATION OF LIABILITY

27.1. Our liability, and that of any Indemnified Party, arising out of or in connection with the App, Site, any other channel, Services, Juno Materials, any performance or non-performance, or any other product, service or other item provided by us or on our behalf, whether under contract,

statute, regulation, order from government or elected body authority or court, strict liability or other theory (including, for avoidance of doubt, any negligence) will not exceed the amount of the fees paid by you to us under this agreement in the twelve-month period immediately preceding the event giving rise to the claim for liability.

27.2. You acknowledge and agree that there is no warranty, implied or statutory, according to what is established before, particularly in Section 24.

27.3. You acknowledge and agree to the risk that you bear, according to what is established before, particularly in Section 10, 11, and Exhibit A.

27.4. You agree that to the extent any liabilities or obligations owed to you pursuant to this agreement have been duly transferred and linked to a designated segregated account of Juno Moneta following Juno Moneta's registration as a SAC, in respect of such liabilities or obligations, you shall have no recourse to assets held by Juno Moneta other than those assets linked to that designated segregated account.

27.5. Owing to a lack of influence, we will in no event be liable to you for any damages, including any general, special, incidental, indirect, punitive, consequential or similar damages arising out of the access and/or use or inability to access and/or use the elements governed by these Terms, including but not limited to:

(a) Losses of profits, expected revenue or gains, or business opportunities, even if we were advised of or knew or should have known of the possibility of the same.

(b) Security problems experienced by the User, e.g., unauthorised access to a User's Juno Account.

(c) Mistakes made by User, e.g., forgotten passwords, transactions sent to in-correct addresses.

(d) Technical failures in the hardware of a User, e.g., data loss owing to a compromised, faulty or damaged storage device.

(e) Software, e.g., corrupted files, incorrectly constructed transactions, unsafe cryptographic libraries and/or malware.

(f) Actions or inactions of third-parties and/or events experienced by third parties, e.g., bankruptcy of service providers, information security attacks on service providers, and fraud conducted by third parties.

(g) Delays, failure in performance or interruption that arise from unforeseeable circumstances beyond our control, including non-compliance perceptions with any relevant law or regulation.

27.6. We shall be liable towards consumers only in cases of gross negligence, fraud or malicious intent by Juno Moneta, for any type of damages.

28. GOVERNING LAW AND JURISDICTION

28.1. These Terms (including any non-contractual obligations or liabilities arising out of it or in connection with it) are governed by and is to be construed in accordance with the laws of Bermuda.

28.2. You irrevocably agree, that the courts of Bermuda have exclusive jurisdiction to hear, determine and settle any proceedings brought in relation to these Terms and irrevocably submit to the jurisdiction of the courts of Bermuda, provided that nothing in this Section shall (or be construed so as to) limit our ability or right to bring proceedings against you in any other jurisdictions, whether concurrently or otherwise (to the extent allowed by law).

28.3. You irrevocably waive (and irrevocably agree not to raise) any objection which you might at any time have on the grounds of inconvenience or on any other ground to proceedings arising out of or in connection with these Terms being taken in any court referred to in this Section, and agree that any judgment in such proceedings taken in any such court shall be conclusive and binding on you and may be enforced in any other jurisdiction.

28.4. Certain Services offered by Juno Moneta are provided through third-parties identified on our App, Site, or any other channel. By accessing these Services, you are required to accept the applicable terms and conditions of such third-parties, which shall be governed by the law specified therein.

29. OTHER TERMS

29.1. Copyright Violations

29.1.1. We have a policy of limiting access to our Services and terminating the Juno Accounts of Users who infringe the intellectual property rights of others.

29.1.2. If you believe that anything in our Services infringes any copyright that you own or control, you may notify our Compliance Officer using the contact information below:

Title:

Compliance Officer

Email:

compliance@akaunt.io

29.1.3. Please note that if you knowingly misrepresent that any activity or material in our Services is infringing, you may be liable to us for certain costs and damages.

29.2. Remedies

29.2.1. If you violate any of these Terms or the third - party terms, we may, as we determine reasonably necessary to remedy or mitigate your violation, delete all or part of such information transmitted by you, suspend or cancel your Juno Account, confiscate Tokens owned by you without any prior notice to you, or take any other action. We shall in no event be responsible or liable for any circumstance incurred by you as a result of an action taken by us pursuant to this paragraph

29.3. Juno Moneta Affiliates and Contractors

29.3.1. The App, Site, any other channel and any Services may be operated or provided by us, our affiliates or contractors. To the extent that one of our affiliates or contractors, is operating or providing the App, Site, any other channel or any Services, the affiliate or contractor's operation or provision will be at least governed under this Terms, in each aspect covered by them.

29.4. Nonwaiver

29.4.1. Our failure or delay in exercising any right, power, or privilege under these Terms shall not operate as a waiver thereof.

29.5. Severability

29.5.1. If any provision of these Terms is determined by a court of competent jurisdiction to be invalid, ineffective, void, inoperative or unenforceable for any reason, these Terms shall be modified so as to effect the original intent of the parties as closely as possible in an acceptable manner, in order that the transactions contemplated hereby be consummated as originally contemplated to the fullest extent possible.

29.5.2. The invalidity, ineffectiveness, void character, inoperability or unenforceability of any term of the Terms will not adversely affect the validity, effectivity, operability or enforceability of the remaining terms.

29.6. Force Majeure

29.6.1. We have no responsibility or liability for any failure or delay in performance of the App, the Site, any other channel, the Services, the Juno Materials or by any other product, service or other item provided by us or on our behalf, or by any loss or damage that you may incur, due to any circumstance or event beyond our control, including without limitation any flood, extraordinary weather conditions, earthquake, act of God, fire, war, health pandemic, insurrection, riot, labour dispute, accident, other action of a State, communications problems, power failure, or equipment or software malfunction.

29.7. Assignment

29.7.1. You may not assign or transfer this agreement, any right to use the Services or any of your rights or obligations under these Terms without prior written consent from us, including by operation of law or in connection with any change of control.

29.7.2. We may assign or transfer this agreement, any or all of our rights or obligations under these Terms, in whole or in part, without notice or obtaining your consent or approval.

29.7.3. Upon our registration as a SAC, and subject to compliance with the SAC Act, Juno Moneta may assign, transfer or novate to a segregated account of Juno Moneta any or all of its assets and liabilities under this agreement relating to the digital assets. By agreeing to these Terms, you are consenting to such assignment, transfer or novation.

29.8. Headings

29.8.1. Headings of sections are for convenience only and shall not be used to limit or construe such sections.

29.9. Entire Agreement; Order of Precedence; Language

29.9.1. These Terms contain the entire agreement and supersede all prior and contemporaneous understandings between the parties regarding the aspects herein established.

29.9.2. In the event of any conflict between these Terms and any other agreement you may have with us, these Terms will control unless the other agreement specifically identifies these Terms and declares that the other agreement supersedes these Terms.

29.9.3. Translations of the Terms are provided for convenience. If there is any conflict with any translation, the English language version of the Terms will control.

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Exhibit A

Juno Moneta Bermuda Limited

Additional Terms - Virtual Accounts

If you want to request and access a Virtual Account, these additional terms will apply to you ("the Additional Terms")

If you have a Juno Account, you may request and access Virtual Accounts, such as Virtual Accounts in the United States and Virtual IBANs in Europe, which are unique bank account numbers assigned to each user. Through these accounts, users may send and receive funds via fiat rails (e.g., ACH, SEPA, etc.), with incoming transfers being credited to their digital asset balances in their Juno Account, and outgoing transfers being debited from their digital asset balances in their Juno Account.

1. WHAT ARE VIRTUAL ACCOUNTS?

Virtual Accounts (including Virtual Accounts in the United States and Virtual IBANs in Europe) consist of unique account numbers individually assigned to each user, enabling the seamless receipt and transfer of funds through traditional financial rails (fiat rails) integrated with the Juno Account

2. HOW DO THEY WORK?

Virtual Accounts function as an entry and exit point for funds between the traditional financial system and the Juno Account:

Users may receive funds through fiat rails (for example, ACH, Wire, SEPA, or SWIFT). Funds received will be used to purchase Juno Moneta digital assets, which will be automatically credited to the User's Juno Account in the form of digital assets.

Users may send funds using the same fiat rails. In such cases, the applicable amounts will be debited from the available digital asset balances in the user's Juno Account. Funds will be transmitted from the User's Virtual Account to the designated beneficiary via a fiat transfer. The transmission of funds through the Virtual Accounts constitutes a sale of digital assets from the user's Juno Account in the corresponding amount.

We may offer two types of Virtual Accounts:

Virtual Accounts in the United States**.** When you send funds from a Virtual Account, the funds are debited from your digital assets balance (digital dollar balance). When you receive funds into your Virtual Account, the funds are credited to your digital assets balance (digital dollar balance)

Virtual IBANs in Europe**.** When you send funds from a Virtual IBAN, the funds are debited from your digital assets balance (digital euro balance). When you receive funds into your Virtual IBAN, the funds are credited to your digital assets balance (digital euro balance).

3. HOW ARE THEY CREATED?

Virtual Accounts are created at the user's request through the channels enabled by Juno Moneta, either directly or through third-party channels where the service is made available.

Upon receipt of a request:

-Juno Moneta manages the request for the creation of the Virtual Account.

-The creation of the Virtual Account is carried out through Third-Party Service Providers and their Partnering Regulated Financial Institutions.

-The creation of the Virtual Account is carried out through Third-Party Service Providers and their Partnering Regulated Financial Institutions.

-The assignment of a Virtual Account is subject to information verification, compliance checks (including KYC/AML), and criteria established by Third-Party Service Providers and their Partnering Regulated Financial Institutions.

-Final approval of the Virtual Account is subject to the discretion and approval of Third-Party Service Providers and their Partnering Regulated Financial Institution.

4. WHAT YOU MAY NOT USE THEM FOR?

You may not use the Virtual Accounts to carry out transactions that, under Colombian foreign exchange regulations, are required to be channeled through the foreign exchange market in accordance with Applicable Law. Such transactions may only be carried out through the foreign exchange market, either through a Foreign Exchange Market Intermediary (*Intermediario del Mercado Cambiario* or "IMC") or through a bank account registered under the compensation mechanism (*cuenta de compensación*) with the Competent Authority.

The Virtual Accounts do not replace a bank account registered under the compensation mechanism and do not exempt you from the obligation to channel funds through the foreign exchange market when such channeling is required under the Colombian foreign exchange regime.

5. WHO ARE PART OF THE PROCESS?

The operation of the Virtual Accounts involves multiple parties. Below are the parties and their

respective responsibilities:

User: Provides truthful and complete information, uses the service in accordance with applicable law and the Terms of Service, and is responsible for the proper use of the Virtual Account.

Juno Moneta: Acts as a service facilitator; manages the request for the creation of the Virtual Account; integrates the technological infrastructure; debits and credits digital assets in accordance with receipt and transfer transactions conducted through the Virtual Accounts; routes transfer instructions through the Virtual Accounts to the Third Party Service Providers; receives transfer instructions from the service provider; applies its own compliance controls in accordance with its regulatory framework.

Third-Party Service Providers: Provide the operational infrastructure necessary for the issuance and operation of the Virtual Accounts and, in their own name or through Partnering Regulated Financial Institutions, hold all licenses required to offer the Virtual Accounts service in the relevant jurisdictions.

Partnering Regulated Financial Institutions: Issue the Virtual Accounts, process transfers through fiat rails, and apply their own regulatory, operational, and compliance controls.

Non-Partnering Regulated Financial Institutions: Banks and financial institutions from which funds are sent to the Virtual Accounts, or to which funds are sent from the Virtual Accounts. These banks and financial institutions may charge fees unrelated to Juno's service and may have processing times that impact transactions conducted through the Virtual Accounts. None of the parties mentioned above shall be responsible for such fees or processing times.

6. OTHER RISKS

6.1. Virtual Accounts are provided through Third-Party Service Providers and their Partnering Regulated Financial Institutions. The availability, functionality, and continuity of these services may be affected by operational decisions, technical issues, regulatory actions, or contractual changes impacting such third- parties.

6.2. The provision and use of Virtual Accounts are subject to applicable laws, regulations, and supervisory requirements across multiple jurisdictions. Changes in regulatory frameworks, compliance expectations, or legal interpretations may result in the modification, restriction, suspension, or termination of Virtual Account services without prior notice.

6.3. The User acknowledges and agrees that the proper execution of Virtual Account transfers depends, in part, on such Third-Party Service Providers and their Partnering Regulated Financial Institutions in said transfers. Accordingly, Juno Moneta does not guarantee specific crediting times or continuous service availability in the event of circumstances beyond its control, including, but not limited to, operational failures, technical disruptions, regulatory reviews, compliance controls, rejections by correspondent banks, or restrictions imposed by competent authorities. Furthermore, transaction processing and settlement times may vary depending on

the payment system used (including ACH, SEPA, SWIFT), currency, jurisdiction, cut-off times, holidays, and the operational schedules of Third-Party Service Providers, Partnering Regulated Financial Institutions and Non - Partnering Regulated Financial Institutions participating in transfers.

6.4. The User is responsible for ensuring that its use of Virtual Accounts complies with applicable laws, these Terms, and any restrictions imposed by Third-Party Service Providers and their Partnering Regulated Financial Institutions. Any misuse, unauthorized activity, or prohibited use may result in the immediate suspension or termination of access to Virtual Account services.

6.5. The User is solely responsible for the accuracy and completeness of payment instructions and beneficiary information provided. Juno Moneta shall not be liable for losses resulting from incorrect, incomplete, or inaccurate information supplied by the User.

6.6. Where currency conversion applies, exchange rates may fluctuate between the time a transaction is initiated and the time of final settlement, which may result in differences between the expected and actual amounts received.

6.7. Access to Virtual Account services may be temporarily disrupted due to system maintenance, upgrades, technical failures, cybersecurity incidents, or other events beyond the reasonable control of Juno Moneta, Third-Party Service Providers and their Partnering Regulated Financial Institutions.

6.8. Virtual Accounts do not constitute traditional bank accounts and will not hold deposits protected by deposit insurance schemes. They are provided exclusively as an operational payment mechanism.

6.9. Juno Moneta reserves the right to suspend, restrict, or terminate access to Virtual Accounts services at any time at its sole discretion or where required for compliance, risk management, regulatory, or by Third-Party Service Providers and their Partnering Regulated Financial Institutions reasons, without liability for any resulting losses.

6.10. Juno Moneta does not guarantee the continuous availability of Virtual Accounts services and shall not be responsible for service interruptions, changes, or discontinuation arising from Third-Party Service Providers and their Partnering Regulated Financial Institutions or external factors.

6.11. Juno Moneta shall not be liable for any indirect losses, loss of profits, reputational damages, or consequential damages arising from delays, failures, or interruptions attributable to Third-Party Service Providers, Partnering Regulated Financial Institutions, or payment rails, provided that Juno Moneta has acted with reasonable care in the selection and ongoing oversight of such providers.

7. **RELEASE OF JUNO MONETA AND THIRD PARTIES WITH RESPECT TO RISKS**

7.1. You acknowledge and agree that we have no responsibility for risks assumed by you.

7.2. We reserve the right, at our sole discretion, to appoint, replace, or discontinue any third-party service provider at any time.