

SERVICE LEVEL AGREEMENT

LetKnow OÜ, a limited liability company registered in the Republic of Estonia with business registry nr. 14494307 and located at Pärnu mnt 12, Tallinn 10148 ("LetKnow"), licensed from the Estonian Financial Intelligence Unit (the "FIU") for the purposes of operating as a financial institution (license no. FFA000275) and providing digital currency to fiat exchange services (licence no. FVR000334) and digital currency wallet services (licence no. FVK000277), and the Contracting Party identified below ("Contracting Party" or "Merchant" or "Vendor" and, together with LetKnow, the "Parties" and each a "Party") are entering into this Service Level Agreement as of the date set forth below.

By signing below, Contracting Party agrees to be bound by this SERVICE LEVEL AGREEMENT, including the attached (Exhibit A), (each of which Counterparty hereby acknowledges receiving), which are incorporated by reference herein, and represents that all information provided below is accurate and complete.

BY SIGNING BELOW, CONTRACTING PARTY ACKNOWLEDGES THAT THE SERVICE LEVEL AGREEMENT CONTAINS A PRE-DISPUTE ARBITRATION CLAUSE IN SECTION 18 OF GOVERNING LAW AND THAT CONTRACTING PARTY HAS RECEIVED, READ, UNDERSTOOD, AND AGREED TO THE TERMS THEREOF.

The individual signing below represents and warrants to LetKnow that he or she is duly authorized and has legal capacity to execute and deliver this Service Level Agreement.

Contracting Party Name:

Signature:

Name:

Title:

Date:

Contracting Party Address for Notices:

ACKNOWLEDGED AND AGREED:

LETKNOW OÜ

By: _____

Name: Timothy Ferland

Title: CEO

Note: To enable expedient execution, LetKnow has signed this Brokerage Agreement. Any modifications or amendments to this Brokerage Agreement will render this Brokerage Agreement and LetKnow's Signature null and void.

1. DEFINITIONS

- 1.1. Alternative payment options refer to cryptographic means of payment (i.e. cryptocurrency, also known as virtual currency).
- 1.2. LetKnow Pay is a branded processing gateway for alternative payment options available on LetKnow.com. More specifically, LetKnow provides a payment gateway to collect and exchange funds; and facilitates money transfer services using alternative payment options. LetKnow collects payments from customers of merchants, who have agreed to make such payments for the purpose of purchasing goods and/or services.
- 1.3. Licensed financial intermediaries are payment institutions (i.e. PIs in the EU and EEA), e-money institutions (EMI), commercial banks, investment banks, collective investment schemes, exchanges, multilateral trading facilities, securities dealers, brokers, exchange offices, forex dealers, money transmitters, money service businesses, insurance companies, finance companies, asset managers, trustees, crowdfunding platforms, online lenders, payroll services, payment service providers or any other third-party processor approved by financial market authorities in their respective jurisdiction.
- 1.4. Client Account (CA) is an online account. It refers to the accounting ledger of The Contracting Party with LetKnow. The CA enables The Contracting Party to utilize the LetKnow Pay System to collect and exchange payments. Any holder of a CA is a payee and thereby subject to AML/KYC-compliance procedures.
- 1.5. The Registered Money Account (RMA) is under the control of The Contracting Party. It is a bank account or a third-party wallet. The RMA allows the receiving of settlement payments in fiat currency or virtual currency.
- 1.6. Vendors refer to selling points (e.g. branches, affiliates and websites) of merchants which process payment transactions; whereby the point of sale indicates the place where the transaction is completed.
- 1.7. Merchant's customers are retail customers (i.e. traders, players or consumers) or business customers (e.g. small and medium-sized businesses or large enterprises). More specifically, a customer is the natural person or legal entity or entities, who or which has or have paid for goods and/or services at the point of sale. Therefore, a merchant's customer is any purchaser, meaning a payer initiating a payment transaction.

- 1.8. R-transactions are payments related to returns, refunds, reversals, refusals, rejections, recurring transactions, resubmits, reminders and reserves.
- 1.9. KYC (Know Your Customer) refers to the measures a financial institution must take to identify its clients and confirm their acceptability to perform transactions of certain types and values under existing AML (Anti-Money Laundering) regulations.
- 1.10. Simple Due Diligence (KYC): information collected on private and legal persons in order to provide basic identification confirmation and proof of non-sanction/ PEP status, for the purpose of executing financial transactions within the limits of EU AML regulations.
 - 1.10.1. Includes (for private persons) Name, Address of Residency, Email Address, Copy of ID Document (Passport or National ID Card), Selfie picture of client with ID Document, Proof of Residency, Nationality, confirmation on non-PEP status.
 - 1.10.2. For legal entities, same information and documentation of private persons for all directors and Beneficial Owners; Name of legal entity, registered and business address of legal entity, proof of use of business address, Articles of Incorporation/Association of the legal entity, Registration Certificate, License Certificate (if applicable), Certified list of directors and Beneficial Owners of legal entity.
- 1.11. Advanced Due Diligence (KYC): information beyond the Simple Due Diligence measures stated in 1.10 above. Includes all Simple Due Diligence information, plus video identification of the private persons, or the directors and Beneficial Owners of a legal entity; documentary proof of origin and purpose of funds involved in any transaction above the value limits of EU AML regulations.

2. BUSINESS RELATIONS

- 2.1. The Contracting Party utilizes LetKnow as its authorized party for the collection of one-time transactions (i.e. single inbound payments) or recurring charges (i.e. periodic inbound payments).
- 2.2. The Contracting Party is the merchant of record, and serves as the default merchant and/or default vendor, accepting payments and transacting business at the point of sale (POS).

- 2.3. If the Contracting Party is a licensed financial institution, in this context, The Contracting Party assumes the legal and financial liability for all transactions on behalf of their customers; or more specifically, the Contracting Party collects payments by utilizing alternative payment options provided by LetKnow. In this event, the licensed financial institution maintains direct business relations with their customer, by which the collected payments are settled from LetKnow to the Contracting Party, and consequently, the Contracting Party processes further settlement payments in fiat currency to its customers individually and independently. By extension, customers of the Contracting Party have a separate contractual agreement with the licensed financial institution.
- 2.4. The Contracting Party is the client of LetKnow; thus, the Contracting Party and LetKnow maintain an ongoing business relationship. Equally, e-commerce merchants have a contractual agreement with the merchant's customers. E-commerce merchants and the merchant's customers agree independently on the applicable terms and the jurisdiction of the underlying transaction. Delivery takes place after the payment of goods and services, unless otherwise agreed upon amongst the relevant Parties. Therefore, the relation of merchant's customers and LetKnow is of sporadic nature and indirect.
- 2.5. For AML compliance and KYC transparency, LetKnow delegates all applicable legal obligations with respect to the identifying of customers to the Contracting Party who is a licensed financial institution. The Contracting Party agrees to identify the customer in the case of each transfer of funds that meets the description provided for in Article 3(9) of Regulation (EU) No 2015/847 of the European Parliament and of the Council on information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006 (OJ L 141, 05.06.2015, pp 1–18) and whereby the sum of the pecuniary obligation exceeds 1000 euros (Simple Due Dilligence KYC), regardless of whether the pecuniary obligation is performed in a lump sum or by way of several linked payments over a period of up to one month.
- 2.5.1. The Contracting Party agrees to be fully responsible for the collection, storage and security of all client information and data collected from clients during the Due Diligence process(es) according to GDPR guidelines, and further agrees to IMMEDIATELY provide LetKnow access to said information and documentation upon written request for the purpose of compliance with EU AML regulations.
- 2.5.2. LetKnow reserves the right to reject a transaction or freeze the assets involved in any transaction by the Contracting Party's clients in which the Contracting Party is unable or refuses to comply with LetKnow's request for Due Diligence KYC information. The Contracting Party is obligated to pay

LetKnow for any costs imposed by service partners or financial regulators as a result of the failure to provide the necessary information.

- 2.6. Transversely, the licensed financial institution (the Contracting Party) may transfer the legal obligations with respect to identifying the customers (KYC) to LetKnow as a separate written agreement by LetKnow or as an amendment to this Agreement.
- 2.7. If The Contracting Party is an unlicensed financial institution, then LetKnow will provide both the payer and the payee with a payment service in which LetKnow identifies the customer (KYC/KYT) in the case of each transfer of funds that meets the description provided for in Article 3(9) of Regulation (EU) No 2015/847 of the European Parliament and of the Council on information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006 (OJ L 141, 05.06.2015, pp 1–18) and whereby the sum of the pecuniary obligation exceeds 1000 euros, regardless of whether the pecuniary obligation is performed in a lump sum or by way of several linked payments over a period of up to one month (Due Diligence).

3. DESCRIPTION OF PRODUCTS

- 3.1. LetKnow agrees that the products hereunder shall involve the following features, procedures and services (among others).
- 3.2. LetKnow provides an online Client Account (CA) to the Contracting Party on LetKnow.com in the form of a Digital Wallet. By signing up to use the CA online through LetKnow's website, the Contracting Party agrees to comply with the Terms & Conditions published on LetKnow.com, at the time of logging in to the application.
- 3.3. LetKnow's web service (i.e. Application Programming Interface) communicates with the payment server of the Contracting Party. The merchant's customers, who would like to use cryptographic means of payment (e.g. cryptocurrencies) to purchase goods or services, shall be linked to the Payment Page of the applicable party. The Contracting Party shall submit the required data to register the merchant's customers and the associated transactions with LetKnow Pay.
- 3.4. LetKnow will allocate a specific crypto address to each one of the Contracting Party's transactions, and the merchant's customers shall submit the required data, (i.e. payment details) including an authorization entitling LetKnow to

automatically accept the customer's cryptographic means of payment, in the amount of the goods and/or services purchased, plus any applicable fees and charges.

- 3.5. By entering the authorization details, the merchant's customer will submit the payment to the blockchain for clearing and settlement. LetKnow will clear the payments over the peer-to-peer payment network, exchange funds crypto/fiat (or vice versa if customized specifically), and post the balance to The Contracting Party's CA for settlement in fiat currency to the RMA.
- 3.6. LetKnow will process payments through its LetKnow Pay System, and display corresponding data (i.e. payment items such as crypto address, order specifics, and customer contact details) in the Contracting Party's online account. The corresponding funds will be re-formatted (i.e. transferred to a secure internal Bitcoin address of LetKnow) and submitted to an exchange service (e.g. external exchange service provider) as required to electronically exchange cryptographic means of payment into legal tender.
- 3.7. The default LetKnow Pay System works based on provisional and confirmed quote. When the customer of the merchant makes a payment through LetKnows' payment page, the customer will receive a provisional exchange rate and the provisional amount to be received by the merchant.
- 3.8. Once submitted to the network (i.e. Bitcoin), a transaction will be unconfirmed for a period of time, (usually up to 20 minutes) pending sufficient confirmation of the transaction by the blockchain. A transaction is not complete while it is in a pending state. Cryptographic means of payment associated with transactions that are in a pending state will be designated accordingly, and will not be included in the account balance or be available for settlement.
- 3.9. Payments will be displayed as "confirmed", provided that the particular blockchain has sufficiently confirmed the transaction and the funds were exchange into a legal tender (if customized specifically).
- 3.10. Transactions will be processed if, and only if, the LetKnow Pay functionalities have accepted the payment transmission for conversion. Consequently, funds subject to any successfully rendered crypto/fiat exchange service will be credited for settlement by wire transfer (i.e. good funds). Transactions that cannot be exchanged will be reversed, or settled by cryptographic means of payment (if customized specifically).

- 3.11. The reporting section of the Client Account shows payments in fiat currency as well as cryptocurrency. Cleared data and settled payments are displayed as “paid”, if the transactions have passed the relevant status.
- 3.12. If the Contracting Party wants to receive payments in real-time for selling goods or services, meaning locking the quote at the time of the payment is received by the network, the customers of the merchant must be registered users for the LetKnow client account. This option is available only on demand of the Contracting Party and is not a default option.
- 3.13. If LetKnow's blockchain monitoring tools or any associated third-party (e.g. the Bitcoin blockchain and/or the exchange services acting as liquidity providers) do not reject the merchant's customer's payment transfer, LetKnow will process the customer's transactions and collect charges on behalf of the Contracting Party. LetKnow shall electronically credit The Contracting Party's account with the net amount of the payment transfers received by LetKnow on the Contracting Party's behalf, minus R-transactions, and less fees and charges. LetKnow's duty to process a merchant's customer's transactions, and to collect fees and charges on behalf of the Contracting Party, shall terminate if the merchant's customer is later rejected by the LetKnow Pay system functionalities or if the Contracting Party is in breach of this SLA.
- 3.14. If LetKnow rejects a merchant's customer's payment transfer, LetKnow will notify all relevant parties involved. The information will be displayed online in the course of the transaction. Real-time notifications submitted separately by email may be made available upon request. The customer will be automatically blocked from LetKnow's database, provided that the requested authorization is ultimately rejected.

4. SCOPE OF SERVICES

- 4.1. LetKnow makes payment services available using the Internet. The Contracting Party can choose between different options in which The Contracting Party can use the services according to its requirements. For this purpose, The Contracting Party shall be assigned the CA, including access rights for Authorized User(s), which can be used to receive direct payments.
- 4.2. LetKnow collects The Contracting Party's accounts receivable by authorizing payments through its gateway. Transactions and funds are recorded in the payable and receivable ledger. LetKnow does not accept payments for goods and services if certain AML/KYC thresholds are exceeded (e.g. EUR 1,000.00 or any equivalent), nor does LetKnow allow interest on deposits or provide credit to third parties. The accepted funds are for purchasing/paying goods or

services, and for clearing and settlement of such payments only. The involved transactions are subject to this SLA.

- 4.3. Due to operational requirements for processing payment transactions, ownership of assets and its receivables and liabilities may transfer until funds are settled, as outlined in this SLA.
- 4.4. Processing Support: (a) Manual transaction monitoring, operational controlling, managed exchange services and liquidity management by the liquidity manager. (b) Billing Support: Customer relationship management (CRM) by email, online access to a virtual user profile via a unique URL, dedicated URL for customer inquiries with web-based knowledge base, self-service transaction look-up, phone assistance utilizing voice-mail functionality (dedicated toll-free number available as an add-on at request), facilitating alternative dispute resolutions to mediate payment claims are optional.
- 4.5. Developer-friendly integration: LetKnow provides simple and powerful APIs to integrate cryptographic means of payment into The Contracting Party's business or application. The APIs provide an easy-to-use interface with built-in capabilities for handling a large volume of transactions. LetKnow offers a versatile payment tool with different integration methods to suit individual needs (e.g. integration via third-party APIs).

5. AUTHORIZATIONS

- 5.1. The Contracting Party hereby authorizes LetKnow to make direct deposits of payments and to debit fees, and other charges, as set forth in this contract.

6. DATA COMMUNICATION

- 6.1. The Contracting Party shall provide LetKnow with the one-time and/or recurring data necessary for the transaction (e.g. contact details, client ID, order specifics, payment particulars) in the form and at the times prescribed in the API of LetKnow, and shall conduct the necessary periodic checks and updates, to ensure that the collected data is current and communicated accurately. The format and schedule requirements for delivery of the collected data by the Contracting Party may be changed by LetKnow during the term of this SLA, and the Contracting Party shall deliver the collected data in conformity with the changed requirements set forth from time to time by LetKnow.
- 6.2. The Contracting Party undertakes and warrants to LetKnow that all data and entries delivered to LetKnow by the Contracting Party will (a) be correct in form,

(b) contain true and accurate information about the sale item (by populating the items name field and the items description field). (c) be fully authorized by the merchant's customers, (d) be timely under the terms and provisions of this SLA and (e) be in compliance with the terms and conditions and Privacy Policy published on LetKnow.com, disclosed at the time the transaction was consummated.

7. AGE VERIFICATION

- 7.1. The Contracting Party acknowledges that age verifications may be required at the point of sale. It is the sole responsibility of the e-commerce merchant to comply with any applicable laws prohibiting or regulating the transmission of potentially indecent communications or harmful matters to minors. LetKnow is entitled to reverse transactions in cases where they offend legal rights and is not responsible for any age verifications of payer's transactions.

8. PAYMENT OF FEES & CHARGES

- 8.1. The Contracting Party pays transaction fees and processing charges to LetKnow. The Merchant's customers do not pay transaction fees or processing charges to LetKnow. Nevertheless, the merchant's customers may speed-up clearing and settlement over the blockchain by paying adequate mining fees to speed up the confirmation of transactions, as required by the status of the network.
- 8.2. It is The Contracting Party's responsibility to inform their customers of the processing charges involved. The Contracting Party customers will receive an email with amount exchanged before the processing fees charged by LetKnow.
- 8.3. The Crypto Operator will automatically deduct all fees and charges as described in Exhibit A.
- 8.4. If The Contracting Party's business is a high-risk activity or is later revealed to be related to a high-risk e-commerce merchant, as determined by LetKnow, The Contracting Party will be required to pay a mark-up charge of up to 4% in order to use LetKnow's services.
- 8.5. Transaction fees and processing charges for services provided by LetKnow are based on the applicable pricing plan and the corresponding account settings, which depend on the business model, industry vertical, licensing status, transaction volume, geographical location, and risk category of the e-commerce merchant and the merchant Category Code (MCC ISO 8583).

9. SETTLEMENT

- 9.1. The default settlements are in crypto currency paid by the customers of the merchant collected in The Contracting Party CA. The Contracting Party shall receive settlement payments in fiat currency or in or any equivalent depending on the customization level. The Contracting Party assumes the volatility risk of the currency in which The Contracting Party chooses to be settled.
- 9.2. The Contracting Party can withdraw its balance anytime, at its sole discretion. Settlement payments may be triggered manually through transfer requests based on self-service cash management. The automatic settlement cycle depends on the transaction volume and the settlement currency. Volumes above EUR 100,000.00 shall be settled on a daily basis. Volumes above EUR 50,000.00 shall be settled on a weekly basis (7 banking days). Volumes below EUR 50,000.00 shall be settled within 30 days.
- 9.3. The account shall be settled in legal tender as follows: Funds are settled in crypto currency by default or other foreign currency (if customized specifically) or by transmitting cryptographic means of payment, depending on the customization level. Settlement payments will be disbursed on banking days 1-7 (following the effective date of entries originated) at the Interbank Rate provided by the bank of LetKnow. Reconciling settlement payments in legal tender may be performed on each business day. If applicable, multiple wire transfers shall be made in order to meet the settlement schedule.
- 9.4. The settlement time for bank transfers is according to industry-standards and depends on the regular business practices of the financial institutions involved.
- 9.5. The debits and credits to the CA are funds temporarily held by LetKnow, until the final settlement to The Contracting Party's RMA can take place.
- 9.6. To fulfil AML-compliance and KYC-legitimacy during the settlement process, third-party service providers (e.g. financial institutions) may receive full access to proper Know-Your-Customer data by electronic means. If necessary, the third-party provider will also receive information about the origin and purpose of the money to be transferred.

10. CONFIDENTIALITY

- 10.1. Both parties commit themselves to absolute confidentiality concerning the terms and conditions of the underlying contract, and agree to keep all

information in regards to the technical, financial, operational, or any other aspects (e.g. names of banking relations) of the SLA confidential. The registration details of the Contracting Party and its credentials for the virtual account, the storage of customer data relevant for user profiles such as online login details (username and password), bank account numbers, credit card numbers, private-key details related to cryptographic means of payment, and bank connections (e.g. PINs, TANs, etc.) are strictly observed by The Contracting Party.

11. WARRANTIES AND LIMITATIONS OF LIABILITY

- 11.1. LetKnow warrants that it will exercise reasonable care in the performance of its obligations under this SLA. LetKnow makes no other warranties, expressed or implied, including and without limitation, any warranty of The Contracting Party's ability or fitness for a particular purpose, with respect to the services provided hereunder. In no event will LetKnow be held responsible for (a) any incidental or consequential losses resulting from the performance or non-performance of any of LetKnow's duties hereunder, or (b) for any losses or damage to the Contracting Party, direct or consequential, arising out of or in any way related to acts or omissions of third parties, including the bank with which the Contracting Party deals or the employees or agents of such banks or any financial institutions, or merchant's customers who pay by using cryptographic means of payment.
- 11.2. On a best effort basis, LetKnow provides an industry-standard average "up time" of its LetKnow Pay System, on the condition of full availability of the services of its internet service providers, its third-party exchange providers, and related distributed blockchain applications (e.g.Bitcoin network). The parties agree the liability hereunder, if any, shall be limited to liquidated damages in the amount of the transaction fees and charges paid for one calendar month, immediately preceding the month in which the event occurred which gave rise to the damages. The provisions of this paragraph apply even though the loss or damage, irrespective of cause or origin, results directly or indirectly, either from performance or non-performance of obligations imposed by this SLA.
- 11.3. The parties may immediately cancel this SLA, if the parties reasonably believe that one of the parties is violating or has previously violated any applicable laws and/or regulations, or is in breach of these representations and warranties.
- 11.4. LetKnow shall not be liable for any loss of profits, loss of reputation, loss of business opportunity, loss of turnover, loss of goodwill, loss of data, or for any

special, punitive, indirect or consequential damages derived from the use of the LetKnow Pay system.

- 11.5. The limitations of liability set forth in the SLA shall not apply in the event of gross negligence or intentional misconduct by either party.

12. CHANGES AND IMPROVEMENTS

- 12.1. LetKnow's products and services may be subject to changes and improvements. In some cases, these changes and improvements may require modifications to the application and/or amendments to the SLA, and/or the terms and conditions of LetKnow.com. In the event that LetKnow amends such items and details, LetKnow will display a notice of this in the back office of The Contracting Party's account; and/or send a notice via email to The Contracting Party. The notice will identify material changes and will be provided in good time. If The Contracting Party is of the reasonable opinion that any such alterations negatively affects its rights in a material way and wishes to reject the amendment, The Contracting Party is entitled to terminate the SLA with immediate effect. If The Contracting Party does not terminate the SLA in a timely manner, any changes and improvements will be deemed accepted and will be effective thereafter.

13. COMPLIANCE WITH LAW

- 13.1. The Contracting Party will be solely responsible for its compliance with all laws and regulations, whether federal, state or local, including laws and regulations regarding cryptographic means of payment in all the jurisdictions that the Contracting Party operates in.
- 13.2. If the Contracting Party's transactions are related to doing business in the United States of America, the Contracting Party bears the final responsibility to ensure that its internal policies and procedures meet the requirements of the laws of the United States, and all applicable rules and regulations. The Contracting Party represents and warrants that all transactions originated by the Contracting Party and its associated parties comply accordingly. The Contracting Party is encouraged to seek counsel regarding compliance with local, state or federal laws of the United States, whenever there is any doubt.
- 13.3. The nature of the transactions supported by LetKnow may exclude the products and services specified in Exhibit A (i.e. observe negative/high risk

lists). In addition to the obligations set forth elsewhere in this SLA, The Contracting Party shall:

- (a) At all times maintain all licenses, registrations, authorizations, and approvals required to operate their business, conduct all activities related thereto, and utilize LetKnow's services in connection therewith.
- (b) Ensure that all aspects of their business activity, including (i) the activity of any third party engaged by the Contracting Party, (ii) the goods and services offered for sale by the merchant, and (iii) the acts or omissions of each merchant in connection with their use of LetKnow's services comply with the applicable laws at all times.
- (c) Provide supplementary details regarding the underlying purpose of the transactions upon its sole discretion and in good time, and cause third parties under its control to offer such information in a timely manner, as LetKnow may request additional data from time to time regarding (i) the vendor(s), its policies, procedures and activities, (ii) any goods or services offered for sale, and for which the vendor may accept payments by use of LetKnow's services, or (iii) any transactions conducted through the use of LetKnow's services, to the extent that LetKnow deems such specifics reasonably necessary to comply with applicable laws and audits, or the guidance or directions of, or requests from, any regulatory authority or financial institution.
- (d) Assist LetKnow with regulatory duties, enabling LetKnow to fully comply with Estonian Financial Intelligence Unit (the "FIU") provisions for financial intermediaries. In this regard, LetKnow applies global Due Diligence standards to the Contracting Party. As part of the on-boarding procedure, the beneficial owners of the Contracting Party are identified accordingly (Know-Your Customer rules). Conversely, LetKnow will assist the Contracting Party, at its sole discretion, with regulatory duties as set forth by their regulatory body, governing such business activity.
- (e) Allow LetKnow to disclose data and personal details to third parties such as clearing houses, financial institutions (e.g. correspondent banking partners), networks for clearing and settlement of fiat currency (e.g. SWIFT-member banks), networks for transferring cryptocurrency or other cross-border transfer services, where necessary for the performance of the SLA. The Contracting Party's data and personal details are assumed to stay safeguarded by applicable data protection laws.

- (f) Indemnifies LetKnow and takes full responsibility for any actions or omission of action by the Contracting Party which violates EU Anti-Money Laundering regulations.

14. TRADEMARKS AND COPYRIGHTS

- 14.1. Parties shall have the right to use marketing materials containing their name, service mark, symbols and logos associated therewith, as may be supplied by the other party from time to time. Parties will use the marks only in a manner and form which is mutually approved. All titles and interests in and to LetKnow's marks remain with the party and upon termination of this SLA, for any reason, the parties agree to return all marks and shall have no further right to use each other's marks, and shall immediately cease all use and display thereof.
- 14.2. All computer programs, trademarks, service marks, patents, copyrights, trade secrets, knowhow, and other proprietary rights in or related to LetKnow's products and services are and will remain the sole and exclusive property of LetKnow. LetKnow shall own all rights, titles, and interests, including all intellectual property rights, in and to any improvements to existing Operator products or services and/or any new programs, upgrades, modifications and/or enhancements developed by LetKnow in connection to rendering any services to The Contracting Party.

15. TERM AND TERMINATION

- 15.1. The initial term of this SLA shall be one month. Thereafter, the SLA will be automatically renewed for twenty-four-month terms, unless either party gives the other party written notice of its intention not to renew the SLA at least 30 days prior to the last day of the then current term, in which the last effective date shall be the last day.
- 15.2. In addition, either party shall have the right to terminate this SLA, with immediate effect, if: either party is in material breach of any obligation under this SLA; if such defaults can be remedied, but the default continues for 15 days following notice from the other party; or if either party is declared bankrupt, or is granted a suspension of payment, or files a petition under any bankruptcy laws and/or code; suspends or ceases its business; has an appointee for all or substantially all of its property, or makes an assignment of all or substantially all of its assets to creditors. LetKnow shall perform routine reviews of The Contracting Party's returned item ratio. If the blockchain, and/or LetKnow's exchange services, and/or financial institutions discontinue

accepting The Contracting Party`s transactions, LetKnow shall have the right to terminate this SLA with immediate effect.

16. UPON TERMINATION OF THIS AGREEMENT

16.1. The Contracting Party's rights and obligations shall cease, except for The Contracting Party's obligation to (a) pay the applicable fees and charges for any services performed by LetKnow prior to the effective date of termination and (b) pay for items returned subsequently to the effective date of termination for which, as provided in Exhibit A, LetKnow shall hold a balance from the final deposit to the RMA, sufficient to cover returns for a period of 7 banking days (and/or a to be defined time period in case of other in-payment). LetKnow shall continue to provide an electronic means (electronic bulletin board service or other like service) for the purpose of posting return items, correction notices and account statements. The Contracting Party understands and agrees that it is its own responsibility to pick up, by electronic means, the statements and return notifications from the electronic bulletin board service until such time, that any and all notices due to either party have been paid. During this period, LetKnow shall make a return item verification report available to The Contracting Party, as these items are received. On the last day, LetKnow shall return any remaining monies or bills to The Contracting Party for cancelled, returned, and refunded items/transactions or any amounts still due to LetKnow. For the purposes of this provision, the effective date of termination occurs when the last transaction occurs.

17. ENTIRE AGREEMENT

17.1. This SLA and the attached "Exhibit A" constitute the entire agreement between the parties relating to the specific subject matter hereof, and no modification shall be binding, unless such modification is in writing and signed by the authorized representatives of the parties.

18. GOVERNING LAW

18.1. This Agreement shall be governed by, and construed and enforced in accordance with, the laws of The Republic of Estonia, without giving effect to the principles of conflicts of law thereof. Subject to, each Party hereby agrees that (i) any and all litigation arising out of this Agreement shall be conducted only in courts located in Tallinn, Estonia; and (ii) such courts shall have the exclusive jurisdiction to hear and decide such matters.

18.2. Any dispute, controversy, or claim arising out of or in connection with this contract, or the breach, termination or validity thereof, shall be submitted to the Chartered Institute of Arbitrators (CI Arb) and settled by final and binding arbitration in accordance with the CI Arb Arbitration Rules. Judgment on any award issued under this provision may be entered by any court of competent jurisdiction. The arbitral tribunal shall be composed of one arbitrator, A sole arbitrator shall be appointed by agreement of the parties. If the Parties have not agreed on the appointment of a sole arbitrator within 30 days of the respondent's receipt of a notice of arbitration, then, at the request of one of the Parties, a sole arbitrator shall be appointed by the CI Arb. The place of arbitration shall be Tallinn, Estonia or London, England. The proceedings shall be conducted in accordance with the laws of Estonia. The language of the arbitration proceedings shall be English only.

EXHIBIT A

Exchange Fee:

2% (two percent) regardless of the volume and currencies if not otherwise agreed upon.

Settlement Fee:

SEPA – EUR 5
SWIFT – 0.3% of the total volume withdrawn

Network Fee:

Paid by the Customer of the merchant at the time they make a payment on LetKnow's payment page

Service Fee:

Free of charge

24/7 Customer Support Fee:

Free of charge

Customer of the merchant who is a unlicensed financial institution, monthly transaction limit no AML/KYC required:

EUR 1,000 / month

Integration Fee:

We assist our clients with the API integration.
Free of charge

Transaction limits:

Unlimited

Daily processing limit:

Unlimited

Volume:

Unlimited

Customer of the merchant who is a licensed financial institution, monthly transaction limit:

Unlimited

Verified Customer of the merchant who is a unlicensed financial institution, monthly transaction limit, Document required (Address, Citizenship, Residence, Name, Last Name, E-mail, Copy Passport, Selfie with Passport) *:

EUR 15,000 / year

Verified Customer of the merchant who is an unlicensed financial institution, monthly transaction limit, Document required (Origin of Funds, Proof of Address, Video Identification for High Risk Countries ONLY) *:

EUR 30,000 / year

Verified Customer of the merchant who is an unlicensed financial institution, monthly transaction limit, Document required (Origin of Funds, Proof of Address, Video Identification for all countries) *:

EUR 100,000 / year

*Please note, the required need to be collected by the Merchant, refer to the section 13.3 (c) and (d), and to be provided immediately on request by the LetKnow representative.

By signing this document, you confirm to the LetKnow that you collect the AML/KYC according to the tier limits and oblige to comply with pre-set requirements.

EXHIBIT B

High Risk Countries

Albania, Andorra, Armenia, Aruba, Belize, Bermuda, Bosnia and Herzegovina, Cabo Verde, Cayman Islands, Cook Islands, Curacao, Faroe Islands, Fijii, Former Yugoslav Republic of Macedonia, Grenada, Greenland, Guernsey, Hong Kong SAR, Isle of Man, Jersey, Jordan, Korea (Republic of), Labuan Island, Liechtenstein, Macao SAR, Malaysia, Maldives, Marshall Islands, Montenegro, Morocco, Nauru, New Caledonia, Niue, Oman, Peru, Qatar, Saint Lucia, Saint Vincent and the Grenadines, San Marino, Serbia, Seychelles, Swaziland, Switzerland, Taiwan, Thailand, Turkey, United Arab Emirates, Uruguay, Vanuatu, Vietnam, Ethiopia, Nigeria, Saudi Arabia, Cambodia, Iceland.

Prohibited Countries

Iran, Democratic People's Republic of Korea, Mongolia, Myanmar, Pakistan, Panama, Syria, Ghana, Uganda, Zimbabwe, Nicaragua, Barbados, Jamaica, Mauritius, Afghanistan, American Samoa, The Bahamas, Botswana, Guam, Iraq, Libya, Puerto Rico, Sri Lanka, Trinidad and Tobago, Tunisia, US Virgin Islands, Yemen, North America (USA), Canada.