

Rules and Regulations for Registration and Administration of Payment Cards on the zondacrypto Platform

§ 1. General Provisions

1. These Rules and Regulations for Registration and Administration of Payment Cards on the zondacrypto.com Platform (hereinafter referred to as the "Rules and Regulations") set forth the detailed rules under which the Platform Operator provides its Customers holding an Account on the Platform with the technical capabilities to make deposits and withdrawals using a Payment Card, through the Processor. The Platform Operator and the Processor reserve the right to use the services of third parties in the performance of the Service, provided that this does not violate the rights and obligations of the Customer.
2. The Platform Operator is an entity providing services consisting of providing access to the Platform and the opportunity to use the Service in order to fund the account on the Platform. The Platform Operator does not conduct activities in the scope of providing payment services.
3. The Service is provided exclusively electronically. In order to use the Service, it is necessary to have a device allowing access to the Internet, including software commonly used to browse its resources.
4. The Platform Operator reserves the right to restrict the Service with respect to persons who have registered on the Platform but have not successfully passed identity verification (partially or in full) in accordance with the provisions of the zondacrypto Terms and Conditions.
5. The condition for the Customer to use the Service is reading and accepting the content of these Rules and Regulations.

§ 2. Definitions

1. For the purposes of these Rules and Regulations, the following definitions apply:

- a. **Provider** - a payment service provider maintaining the Customer's account to which the Payment Card was issued;
- b. **Payment Card** - a payment instrument enabling the making of deposits or withdrawals processed by the Payment Operator, which can be registered by the Customer, who is the Payment Cardholder, on the Account;
- c. **CVV2/CVC2 Code** - a three-digit code located on the back of the Payment Card next to the Payment Cardholder's signature, used to authorize transactions;
- d. **Platform Operator** - BB Trade Estonia OÜ with its registered office in Estonia, at the address: Harju maakond, Tallinn, Lasnamäe linnaosa, Tähesaju tee 9, 13917 ESTONIA (office no. 10), entered into the Estonian commercial register under the number 14814864;
- e. **Payment Operator** - an entity or entities, jointly or individually, providing payment services enabling the processing of deposit or withdrawal transactions to/from the Platform using a Payment Card, including by debiting or crediting the Customer's balance on the Platform, indicated in the zondacrypto Terms and Conditions;
- f. **Service Fee** - a fee for the provision of the Services collected via the Platform Operator, including for the benefit of the Processor and the Payment Operator;
- g. **Payment Organizations** - organizations associating issuers and institutions providing services in the process of handling Payment Cards, in particular Visa and Mastercard organizations;
- h. **Platform** - the website available at zondacrypto.com, under which a platform enabling trading in virtual currencies is operated, whose operator is the Platform Operator;
- i. **Payment Cardholder** - a natural person, legal entity, or organizational unit that has concluded an agreement with the Provider and, on the basis of this agreement, remains the authorized holder of the bank account to which the Payment Card is assigned and is authorized to make transactions with it;
- j. **Processor** - Paymento Financial S.A. with its registered office at ul. Browarowa 21, 43-100 Tychy, Poland, entered into the National Court Register under the number 0000645612, remaining an entity providing services in the scope of technical processing of Transactions and integration of the Platform with the Payment Operator;

- k. **Rules and Regulations** - these Rules and Regulations for the registration and administration of Payment Cards;
 - l. **zondacrypto Terms and Conditions** - the main Terms and Conditions of Service, the content of which is available on the Platform at: <https://zondacrypto.com/en/legal/zondacrypto-exchange/terms-and-conditions-of-service>;
 - m. **Payment Card Registration** - the process of assigning a Payment Card to the Customer's Account on the Platform, including in particular providing the necessary Payment Card data, its verification, and saving it in the system in order to execute Transactions;
 - n. **Transaction** - a deposit of funds to the Platform or an order to withdraw funds from the Platform using a Payment Card by the Customer;
 - o. **Service** - the service described in these Rules and Regulations, consisting of enabling the Customer to Register a Payment Card and execute Transactions on the Platform.
2. In matters not regulated by these Rules and Regulations, the definitions from the zondacrypto Terms and Conditions shall apply.

§ 3. Payment Card Registration

1. In order to execute Transactions on the Platform, the Customer is obliged to successfully complete the Payment Card Registration process.
2. By registering a Payment Card, the Customer declares that they are its legitimate user and the holder of the bank account to which this Payment Card is assigned on the basis of an agreement between the Customer and the Provider. It is prohibited to use Payment Cards belonging to third parties. The Platform Operator reserves the right to take legally permitted actions against a Customer violating the aforementioned ban, including the termination of the Agreement on the provision of services concluded under the zondacrypto Terms and Conditions.
3. As part of the Service, the Customer may have a maximum of three (3) Payment Cards assigned to the Account simultaneously. The Customer is obliged to independently manage the Payment Cards saved on the Account.

4. The Service is available exclusively for Payment Cards having the functionality of verifying transactions via the 3D Secure service. Payment cards that do not feature 3D Secure protection will not successfully pass the Payment Card Registration process.
5. It is not possible to complete the Payment Card Registration process for pre-paid cards, virtual bearer cards, and anonymous cards.
6. In order to register a Payment Card, the Customer, when ordering the first Transaction using a given Payment Card, should accept these Rules and Regulations, and subsequently provide the Card data (16-digit number, expiration date, CVV2/CVC2 code) and successfully pass the verification process described in sec. 7 below. The Payment Card Registration is carried out with the participation of authorized third parties, including the Processor, in an encrypted environment compliant with the PCI-DSS standard.
7. In order to successfully complete the Payment Card Registration process, the Payment Card is charged a verification fee in the amount or equivalent of 0.01 EUR - 1.50 EUR, which amount the Customer is obliged to indicate as part of the process, in the form of a sequence of digits corresponding to the amount of blocked funds. The verification fee constitutes a non-refundable Service Fee due to the Processor for the successful execution of the Payment Card Registration, to which the Customer expresses their consent. In the event of an unsuccessful attempt to Register a Payment Card, the Customer is entitled to a refund of the aforementioned fee. The request to receive a refund must be submitted electronically to the address: support@zondacrypto.com.
8. As part of the security procedures applied by the Platform Operator and AML/CFT regulations, an absolute ban is introduced on the Registration of Payment Cards issued in countries subject to economic sanctions and jurisdictions considered high-risk countries, including those indicated in the List of unsupported countries and regions available at: <https://zondacrypto.com/en/nonacceptable-countries>. The Platform Operator and the Processor reserve the right to dynamically manage the aforementioned list, and its modification does not constitute a change to the Rules and Regulations.
9. Independent of sec. 8 above, the Platform Operator and the Processor also reserve the right to refuse the Registration of a Payment Card originating from a country or region not indicated on the above list or for any other reason, if it results from risk assessment or security procedures associated with a given country or region,

recommendations imposed by the Payment Operator, the Customer's profile, or the characteristics of the given Payment Card Registration process.

10. In the event of a change of the Payment Card, the Customer is obliged to carry out the Payment Card Registration process from the beginning.

§ 4. Transaction Processing

1. Deposit and withdrawal services are executed in an online environment upon the explicit request of the Customer.
2. The Platform Operator stipulates that Transactions made using business Payment Cards are not supported. Even if such a Payment Card successfully passes the Payment Card Registration process, any attempt to execute a Transaction using it will be rejected.
3. Transactions are settled in the following currencies: EUR and PLN. In the case of using a Payment Card settled in another currency, any potential currency conversion and related costs lie with the Provider and are carried out at the exchange rate specified by the Provider. The Platform Operator is not responsible for costs incurred by the Customer as a result of using a Payment Card for a Transaction in a currency other than those indicated above.
4. Within a 30-day cycle, the Customer may make deposits up to a maximum amount or equivalent of 10,000 EUR and withdrawals up to a maximum amount or equivalent of 15,000 EUR. The maximum amount or equivalent of a single withdrawal is 5,000 EUR. These limits may change based on the current Fees and charges table or be individually increased upon the Customer's request after a positive additional verification.
5. The rules for collecting Service Fees related to the execution of Transactions have been indicated in the Fees and charges table available at: <https://zondacrypto.com/en/legal/zondacrypto-exchange/fees-and-charges-table>. The listed fees represent the totality of all fees that the Customer must incur in connection with the Transaction and include fees and commissions collected by the Platform Operator, as well as the Payment Operator, for the provision of payment services to the Customer. The Platform Operator is in no way the recipient of fees and commissions related to the provision of payment services by Payment Operators.

6. Any other fees and exchange rates related to the provision of the Service by the Provider are determined by the agreement between that entity and the Customer.
7. The Transaction is executed by Payment Operators providing payment services, within the time agreed upon with the Platform Operator in the agreement concluded between the Payment Operator, the Processor, and/or the Platform Operator.
8. After executing the Transaction or in case of its rejection, the Customer is informed of this fact by an electronic message, in the form of an e-mail.
9. Funds, expressed in FIAT Currencies, deposited by Customers as part of Transactions are held in dedicated accounts with selected Payment operators with whom the Platform Operator cooperates, on the rules set out in the zondacrypto Terms and Conditions.

§ 5. Security Rules and Requirements of Payment Organizations

1. As part of the Service, the Customer, apart from the obligations resulting from the zondacrypto Terms and Conditions, is obliged to: a. comply with the rules of using the Payment Card agreed upon with the Provider, in particular regarding security and procedures in case of its loss, b. continuously monitor Transactions executed within the Platform and immediately report any identified discrepancies and irregularities through the contact methods available on the Platform.
2. The Customer is responsible for ensuring the completeness and reliability of the encrypted and saved Payment Card data.
3. By accepting these Rules and Regulations, the Customer declares they are aware that the primary threat to any Internet user, including persons using services provided electronically, is the possibility of taking control of the device or the acquisition of access data to the Platform by third parties in another way, which may result in the theft of financial funds accumulated by the Customer. By accepting these Rules and Regulations, the Customer also declares awareness of the investment risk associated with participating in cryptocurrency trading.
4. The Platform Operator reserves the right to restrict or block the Service for certain Customers in the event of obtaining reliable information about activities on the Account that may pose a security threat or be contrary to the law or the Rules and Regulations, and in particular in the event of violation of provisions resulting from the

Estonian Act of October 26, 2017, on the prevention of money laundering and terrorist financing. As part of fraud prevention and fulfilling AML obligations, the Platform Operator may suspend the execution of a Transaction at any stage and request the Customer to submit additional documents.

5. If the Platform Operator identifies a notorious change of Payment Cards assigned to the Customer, assessed on the basis of activity undertaken on the Platform, the Platform Operator may decide to block the Account in connection with the applicable regulations concerning the prevention of money laundering and terrorist financing.
6. Due to the fact that the Payment Card is used to fund a balance within the Platform, all Transactions, in accordance with the legal and security requirements of Payment Organizations, require sending additional information to the Payment Organizations about the sender and recipient of the Transaction (including the Customer's personal data provided during registration on the Platform). The Customer is aware and consents to their personal data being transferred to Payment Organizations as the data of the authorized Payment Cardholder, and thereby simultaneously the Sender and Recipient of the Transaction. The Customer bears responsibility for making a false declaration as to being the Payment Cardholder they use within the Platform, and consequently for sending false or inconsistent data to Payment Organizations.
7. Withdrawal transactions using Visa and Mastercard cards are possible exclusively to cards issued in European Economic Area (EEA) countries.

§ 6. Personal Data Processing

1. The rules for processing personal data used and processed by the Platform Operator, to the extent to which the Platform Operator remains the Data Controller, as well as regulations regarding the privacy policy, are available on the Platform in the content of the zondacrypto Privacy Policy (available at: <https://zondacrypto.com/en/legal/zondacrypto-exchange/privacy-policy>) and the appropriate Cookies Policy (<https://zondacrypto.com/en/legal/zondacrypto-exchange/cookies-policy>). These documents constitute an integral part of these Rules and Regulations.

2. The Platform Operator and the Processor do not store or administer the full Payment Card data (full PAN number, CVV code). Card data encryption and storage services are provided by third parties in an environment compliant with PCI-DSS.

§ 7. Liability of the Parties

1. The rules of the Provider's liability regarding the use of the Payment Card, including for unauthorized Transactions, are governed by the agreement between the Provider and the Customer.
2. The Platform Operator, Processor, and Payment Operator are not liable for technical interruptions on the side of banks, intermediary institutions, Payment Organizations, or internet providers.
3. The Platform Operator reserves the right to suspend or terminate the provision of individual functionalities of the Service due to the necessity of maintenance, review, or expansion of the technical infrastructure. If such a need arises, the Platform Operator will make every effort to notify Customers in advance, providing the date and time of the technical break.

§ 8. Complaints

The Customer is entitled to file a complaint regarding the Service in accordance with the procedure provided on the Platform's website, at: <https://zondacrypto.com/documents/d/guest/complaint-procedure-en-docx>.

§ 9. Provision and Termination of the Service

1. The Service is provided for an indefinite period from the moment of successful Payment Card Registration.
2. The Customer may resign from the Service at any time by deleting all registered Payment Cards.
3. The provision of the Service is immediately terminated in the event of termination of the Agreement on the provision of services in accordance with the zondacrypto Terms and Conditions. Simultaneously, the Platform Operator stipulates that the Customer's

use of the Service takes place in connection with the Customer concluding the Agreement on the provision of services under the zondacrypto Terms and Conditions. Consequently, a violation of these Rules and Regulations may result in the Platform Operator taking the actions described in the zondacrypto Terms and Conditions, including leading to the termination of the Agreement on the provision of services.

4. In the event that the Customer's actions violate the provisions of these Rules and Regulations or the zondacrypto Terms and Conditions, as well as violate the provisions of universally binding law and the principles of community life, or in a situation where the Customer has taken any actions that negatively affect the security of the Platform's functioning or harm other Customers, including aiming to bypass the security measures applied by the Platform Operator, consisting, among others, of falsifying data, the Platform Operator is entitled to permanently terminate the provision of the Service to such a Customer.

§ 10. Final Provisions

1. The current content of the Rules and Regulations is available on the zondacrypto.com website.
2. The Platform Operator is entitled to amend these Rules and Regulations, in particular:
 - a. in the event of a change in legal provisions having a direct impact on the content of the Rules and Regulations;
 - b. in the event of specific obligations being imposed by state authorities;
 - c. in order to improve the operation of the Platform;
 - d. in order to improve the protection of Customers' privacy;
 - e. in order to prevent fraud/abuse;
 - f. due to security considerations;
 - g. due to technological and functional changes;
 - h. in order to change the scope of services provided, including the introduction of new ones;
 - i. due to editorial changes;

which change becomes effective within the period indicated by the Platform Operator, provided that the period for the change to enter into force cannot be shorter than 7

days. Every Customer will be informed about the change via an e-mail sent to the e-mail address assigned to their Account.

3. In the event of non-acceptance of the amendments to the Rules and Regulations, the Customer should immediately notify the Platform Operator of this fact, in writing or via e-mail to the address: support@zondacrypto.com. In such a case, the agreement for the provision of the Service covered by the Rules and Regulations is terminated on the date the amended content of the Rules and Regulations enters into force.
4. The primary distribution channel for information between the Platform Operator and the Customer is the Platform, the e-mail communication channel (support@zondacrypto.com), the contact form available at: <https://zondacrypto.com/en/helpdesk/contact-page> and the chat available on the Platform.
5. In matters not regulated in these Rules and Regulations, the zondacrypto Terms and Conditions and universally binding legal provisions shall apply. The above reservation does not deprive Customers who are consumers of the protection granted to them by the law applicable to their place of habitual residence.
6. In the event of a conflict between these Rules and Regulations and the zondacrypto Terms and Conditions, the provisions of these Rules and Regulations shall apply to the extent of providing the Service.
7. A change to the Fees and charges table does not constitute a change to the Rules and Regulations.
8. These Rules and Regulations are made available to Customers free of charge via the Platform, in a format that allows them to be obtained, reproduced, recorded, and printed.
9. The Rules and Regulations in this wording are effective as of March 18, 2026.