Terms of Use

Before using the services User shall carefully read these Terms and Conditions of Use ("Terms") of https://walletverse.io/ ("Website"), any applications associated therewith for Android and iOS developed and released under Walletverse brand name ("the Walletverse App").

These Terms apply to all visitors, users and others ("You", "User") who access or use the Service on the following terms and conditions.

IF YOU DO NOT AGREE WITH ANY PART OF OUR TERMS OF USE OR OUR PRIVACY POLICY, THEN PLEASE DO NOT USE ANY OF THE SERVICES.

1. General conditions

1.1.In order to be able to use our Services You warrant and represent that you:

are at least 18 years old or of other legal age, according to your relevant jurisdiction;

have sufficient experience, knowledge and understanding of the work principles of our Wallet, fully understand the associated risks access and use the Wallet at your own risk use our Wallet with your own e-mail and for your own benefit and do not act on behalf and/or to the interest of any other person;

have full power and authority to enter into this legal relationship and by doing so will not violate any other legal relationships;

guarantee that your crypto assets, which you transfer to the Wallet are not sold, encumbered, not in contention, or under seizure, and that neither exist any rights of third parties to your crypto assets. For the purposes hereof "Crypto assets" shall mean such type of assets which can only and exclusively be transmitted by means of blockchain technology, including but not limited to digital coins and digital tokens and any other type of digital mediums of exchange, such as BTC, ETH etc., to the full and absolute exempt of the securities of any kind;

will not use our Services or will immediately cease using those if any applicable law in your country prohibits or will prohibit you at any time from doing so;

will not use our Services or will immediately cease using those if you are a resident or become a resident at any time of the state or region (in accordance with such state or region definition of residency), where the crypto assets Transactions you are going to execute are prohibited or require special approval, permit and/or authorization of any kind, which Walletverse and/or You have not obtained in this state or region; AND have not previously been suspended or removed from our Services.

1.2.You further represent, agree and warrant, that you will not violate any law, contract, third-party right or commit a tort by accessing or using the Wallet, and that you are solely responsible for your actions and/or inactions while using our Wallet. Without prejudice to the foregoing, you represent, agree and warrant, that YOU WILL NOT:

Use the Wallet to pay for, support or otherwise engage in any illegal gambling activities; money-laundering; fraud; or terrorist activities; or any other illegal activities;

Use or attempt to use another User account without authorization, given knowingly and voluntarily;

Provide false, inaccurate, or misleading information;

Use the Wallet in any manner that could interfere with, disrupt, negatively affect or inhibit other users from using our Wallet with full functionality, or that could damage, disable, overburden or impair the functioning of the Wallet in any manner;

Use any robot, spider, crawler, scraper or other automated means or interface not provided by Us to access the Wallet or to extract data;

Attempt to circumvent any content filtering techniques We employ, or attempt to access any service or area of our Wallet that you are not authorized to access;

Develop any third-party applications that interact with our Wallet without our prior written consent; AND

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

1.3.YOU INDEMNIFY AND HOLD WALLET SERVICE LIMITED HARMLESS AGAINST ANY CLAIMS, DEMANDS AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS OR LOSS OF DATA OR LOSS OF ASSETS, WHETHER IN AN ACTION IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE, ORIGINATED FROM OR IN ANY WAY CONNECTED WITH INVALIDITY OR BREACH OF ANY OF THE WARRANTIES, REPRESENTATIONS AND COVENANTS OF THIS SECTION AND THE ENTIRE TERMS.

1.4. Since the App is available for download on AppStore and Google play we recommend familiarizing yourself with the terms of use and processing of data store apps. Do not download the app if you disagree with the rules of app stores.

2. Limitations of supported crypto assets

2.1.Our Wallet allows Users to remit crypto assets to Walletverse Account from external third-party service and vice versa except to certain limitations, which may be updated from time to time. YOU INDEMNIFY AND HOLD ILINK LIMITED HARMLESS AGAINST ANY CLAIMS, DEMANDS AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS OR LOSS OF DATA, WHETHER IN AN ACTION IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE, ORIGINATED FROM OR IN ANY WAY CONNECTED WITH YOUR DEPOSIT/WITHDRAWAL TRANSACTIONS REQUESTS IN VIOLATON OF SETTLED LIMITATIONS.

For the purposes thereof the "Third-party service" shall mean any platform or network in which crypto assets belong to you or where you are the beneficial owner of crypto assets; and this platform is maintained by a third party outside of the Services; including, but not limited to third-party accounts.

2.2.Walletverse ETH addresses are ERC20 compliant, however, not all ERC20 tokens are supported in the app. Transactions of currently unlisted tokens to Walletverse addresses may appear on the blockchain, however, they will not be available on your balance in the Service until they are added to our list.

Walletverse represents that it never intended or desired to use tokens and/or coins that can be classified as "security" by SEC and/or other competent national authorities and endeavors all possible measures to be sure that crypto assets that you can use in our Wallet cannot be classified as "security". For the avoidance of any doubt the provisions of this clause shall not constitute or deemed to be construed to constitute any warranty and/or investment, financial, legal or any other professional advice, that any crypto asset on our Wallet is not a security. The responsibility for the fact that the instrument cannot be treated as "security" lies with the issuer of token and/or coin.

3. Services limitations

3.1. The Wallet reserves the right to terminate, suspend, limit or restrict access to our Services or any part of them from time to time for various reasons, including, but not limited to, the residency of users.

Access to Services may be terminated by App Store or Google Play. We cannot be responsible for AppStore or Google Play.

3.2. When a limitation is introduced, you are obliged to immediately adjust your usage of the Wallet in accordance with such limitation, e.g., cease using that part of the

Services that became restricted or limited to you and follow the instructions that may be given to you by Walletverse.

3.3.YOU HEREBY INDEMNIFY AND HOLD WALLETVERSE HARMLESS AGAINST ANY CLAIMS, DEMANDS, AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL, OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS OR LOSS OF DATA, WHETHER IN AN ACTION OF CONTRACT, TORT (INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE) OR OTHERWISE, ARISING FROM OR IN ANY WAY RELATED TO THE INTRODUCTION OF ANY LIMITATIONS OR RESTRICTIONS TO THE SERVICES.

3.4.You agree and acknowledge that if you violate the obligations foreseen in clause 3.2, such violations shall constitute a breach of the Terms and the provisions of clause.

4. Consents and authorizations

4.1.In order to protect your crypto assets from unauthorized access, use, or spending we use a variety of physical and technical measures designed to protect our systems and your crypto assets.

4.2. When you request Us to Deposit/Withdraw crypto assets into or out from your Walletverse Account, you authorize Walletverse to execute such Transaction via the Wallet.

4.3.By accepting these Terms you also agree to our Privacy Policy. Our Privacy Policy is accessible at https://walletverse.io/privacy-policy/ and describes how we collect, use, and share your personal information.

5. Walletverse's fees

5.1.Amount of Fees. You agree to pay the fees for using the Service ("Fees") as defined by Us, which We may change from time to time:

Transaction Fees. You agree to pay the Fees for Exchanges and Withdrawals completed via Wallet.

5.2.Payment of Fees. You authorize Us, or our designated payment processor, to charge or deduct your Walletverse Account crypto assets for any applicable Fees owed in connection with Exchanges and Withdrawals you complete via the Wallet.

5.3.Rewards. We reserve the right to provide different types of rewards to Users, either in the form of a discount for our services or in any other form at our discretion and without prior notice to you.

5.4. We strongly recommend you read Apple's or Google's terms and conditions before subscribing to one of our plans. Please note that these terms and conditions are subject to amendments by Apple or Google. Walletverse is not responsible for any payment error or fraud on your account with Apple or Google. Also, any fee payment will be deemed final, and we will not provide you any refund. Apple or Google may collect personal data and payment card data when you make purchases. They do not give this data to Walletverse.

6. User account and verifications

6.1.In order to use our Services the User is obliged to create an account with Walletverse to use our Wallet with its full functionality. The process of creation of the Walletverse Account doesn't requires a valid e-mail. We don't use e-mail for communication purposes, PIN restore, Services updates etc.

6.2. When creating a Walletverse account, the Wallet generates and stores a private and public cryptographic key pair that you can use to make transactions with crypto assets. The public key can be shared to complete transactions. The private key uniquely matches the wallet address and is only used by the Wallet to authorize transactions to and from the Wallet. As Wallet is a hosted wallet, it's not feasible to provide the private keys to individual wallet addresses.

You are solely responsible for the retention and security of your private key and any secret phrase ("Secret Phrase") associated with your wallet. You must keep your wallet address, Secret Phrase, and private key access information secure. It is very important that you backup your private keys, backup phrases or passwords. Failure to do so may result in the loss of control of Digital Assets associated with your wallet. You acknowledge and agree that we do not receive or store your wallet password, encrypted private key, unencrypted private key, or Secret Phrase associated with your wallet.

6.3. The User is obliged to create a strong password that is not used for any other websites, online or off-line services and maintain the security of his Walletverse Account by protecting the password and restricting access to the Walletverse Account.

6.4. In case Walletverse detects suspicious activity on Walletverse account, Walletverse conducts AML/KYC procedure for the user. To be sure that nobody has unauthorized access to the users account, We ask to provide all necessary information for verification, including without limitation an ID, photo, screenshots showing the source of all your incoming transactions etc. The User is obliged to pass through AML/KYC procedures, which may be applied to the User from time to time, and provide accurate and truthful information about himself as well as maintain and promptly update his Walletverse Account information in case of any changes. 6.5. The User is obliged to provide the information and credentials as may be required by Walletverse from time to time in order to verify the ownership and/or source of funds of crypto assets of the third-party service that are remitted to the User's Walletverse Account.

6.6.We reserve the right to limit the scope of our Services to users, who have not verified their identity and/or set up a necessary level of security of account and/or failed to prove the ownership and/or source of funds. Limitation of our Services may depend on the established security level of the account, for instance and the following criteria may be considered: verification of e-mail, social network authorization etc. Please, note that restrictions, mentioned herein are for illustrative purpose only. We reserve the right to limit the scope of our Services at our sole discretion and without prior notification to you.

6.7.The balance of crypto assets displayed by the Wallet in the user interface of your application is accurate and the balance represents the current amount of crypto assets you are able to transfer or exchange. Different digital distribution platforms, such as Google Play and App Store, can disable the support for certain cryptocurrencies without giving a prior notice to Walletverse. It may lead to removing the displayed balance of the disabled cryptocurrency from Walletverse applications available on such platforms. Your balance in the Service, however, is not affected.

6.8.In case of Your breach of the Terms, or any other event as We may deem necessary, including without limitation the Force Majeure Event; maintenance work; inability of the third service provider to provide you services; your request of account cancellation; market disruption; inability to conform our requirements; lack of verification pending litigation, investigation, or government proceeding related to You or your Walletverse account; and/or in case we perceive a heightened risk of legal or regulatory non-compliance associated with your account activity We may, in our sole discretion and without liability to you, with or without prior notice:

- suspend your access to a portion of our Services; or
- prevent you from completing any actions via the Wallet, including closing any open Transaction requests. In case the Transaction resumes, you acknowledge and agree that prevailing market rates may differ significantly from the rates available prior to such event; or

7. Transactions

7.1. The following Transactions are available to be performed by User via Walletverse with his crypto assets:

"Deposit", a remittance of crypto assets to Walletverse Account from external third-party service.

"Transfer", a remittance of the crypto asset, owned by one Walletverse Account User, to another Walletverse Account User. The Transfer is executed solely and exclusively within the Wallet and with crypto assets deposited to respective Users' Walletverse Accounts.

"Exchange", an exchange of the crypto asset of one type to the crypto asset of another type at the terms and conditions set forth by exchanging parties, which is executed via the Third-party service. The Exchange takes place between users in blockchain network. Walletverse cannot and does not confirm, cancel, or reverse crypto assets Exchanges, but can only confirm the blockchain network's completion of the Exchange. When you initiate an Exchange request via the Wallet, you authorize us to submit your exchange request to the blockchain network in accordance with the directions you provide via the Wallet and charge you any applicable fees for such record (as described in the Terms). In case of Exchange Walletverse uses third-party service provider. When you exchange crypto assets you acknowledge and agree that the Exchange will be processed through the third-party exchange service with additional fees applicable to such Transaction. You acknowledge and agree that the exchange rates information made available via the Wallet may differ from prevailing rates available via other sources outside of the Wallet.

"Withdrawal", a remittance of crypto assets from Walletverse Account to external third-party service.

7.2 Walletverse does not perform and support margin trading.

7.3.Walletverse performs and supports chain transactions if one crypto-asset is deposited to the address of another coin on another network, although they may have technological similarities of any kind (e.g., BTC is transferred to BCH address, LTC to BTC, USDT to BTC and vice versa) with the help of a third-party service changelly.com. You can read the terms of service under the links:

PP: changelly.com/ru/privacy-policy

Terms of Use: changelly.com/ru/terms-of-use.

We are not responsible for the actions of the third party service, you should understand this risk. Walletverse no warranty on the successful recovery or any terms related thereto.

7.4.Crypto assets remitted to ETH/ETC and other smart addresses cannot be retrieved, and thus are not refundable.

7.5. There is a minimum exchangeable Transaction for each cryptocurrency pair. The minimum amount is defined by the exchange service. IF YOUR TRANSACTION IS LESS THAN A REQUIRED MINIMUM, YOUR WALLET WILL NOT BE REFUNDED.

7.6.Transactions failed due to any technical issue, extreme network conditions or any other cause on the third party service's side will not be automatically rolled back to your originating address by technical and security reasons.

7.7.Once your Transaction request has been executed, you may not change, withdraw or cancel your authorization for Walletverse to complete such Transaction.

7.8.If you have an insufficient amount of crypto assets in your Walletverse Account to complete a Transaction via the Wallet, We may cancel the entire order or may fulfill a partial order using the amount of crypto assets currently available in your Walletverse Account, less any fees owed to Walletverse in connection with our execution of the Transaction.

8. Special condition

8.1. From time to time our business partners, contractors, clients, counterparties may hold different competitions, contests, trials, games and any other type of events available to users through our Wallet. By agreeing to participate in such competitions, you shall comply with the rules of each particular competition and act according to them. Unless otherwise provided by the rules of particular competition, Walletverse does not control and is not associated with any of such competition and shall have no responsibility for conducting and holding the competition. Walletverse reserves the right to publish the rules of the competition received from the holder of the competition. You understand and acknowledge that your participation in such competition, and your interactions with holder, are at your own risk. YOU INDEMNIFY AND HOLD WALLETVERSE HARMLESS AGAINST ANY CLAIMS, DEMANDS AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS OR LOSS OF DATA, WHETHER IN AN ACTION IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE, ORIGINATED FROM OR IN ANY WAY CONNECTED WITH YOUR PARTICIPATION IN A CONTEST.

8.2. We may, at any time, in our sole discretion and with no liability to you:

refuse to perform any Transaction requested via the Wallet, impose limits on the Transactions amount permitted via the Wallet.

8.3.We couldn't endeavor to assist you in return of your assets in case of missent Transaction. We are not able to control or affect the performance of such return, because we are not the party of Transaction.

8.4.You may be charged fees by the third-party service you use to remit your Walletverse Account and/or retrieve your missent transaction. Walletverse is not responsible for any third-party services' fees. You are solely responsible for your use of the third-party service, and you agree to comply with all terms and conditions applicable to any third-party service.

8.5.It is the user's responsibility to decide whether any taxes apply to the Transactions you perform through the Walletverse Services, and to withhold, report and remit the relevant funds to the appropriate tax authorities. You may view your transaction history in your Walletverse Account. You agree that Walletverse is not responsible for determining whether any taxes apply to your transfers or for collecting, reporting, withholding or remitting any taxes arising from any Transactions and does not act as your tax agent.

8.6.We own exclusive rights, including all intellectual property rights, to any feedback, suggestion, idea or other information or material regarding Walletverse or our Services ("Feedback"). We are entitled to the unrestricted use and dissemination of such Feedback for any purpose, commercial or otherwise, without acknowledgment or compensation to you. You waive any rights you may have to the Feedback (including inter alia any copyrights). We have the right to remove any posting you make on our Website if, in our opinion, your post does not comply with the content standards set out therein.

8.7.While using our Wallet, you may view the content provided by third parties, including without limitation links to web pages of such parties, which may be represented on the Wallet ("Third-Party Content"). We do not control, endorse or adopt (unless otherwise expressly stated by Us) any Third-Party Content and shall have no responsibility for Third-Party Content, including without limitation material that may be misleading, incomplete, erroneous, offensive, indecent or otherwise objectionable. In addition, your business dealings or correspondence with such third parties are solely between you and the third parties. We are not responsible or liable for any loss or damage of any sort incurred as the result of any such dealings, and you understand that your use of Third-Party Content, and your interactions with third parties, is at your own risk.

8.8.Please be aware that we won't communicate to You first because we don't store your personal datas like e-mail or phone number. Our representatives will never contact you from e-mails parked not on our official domains. Therefore you are liable for a due care and diligence when communicating with someone pretending to be a Walletverse representative.

9. Indemnifications

9.1.YOU AGREE TO INDEMNIFY AND HOLD WALLETVERSE HARMLESS AGAINST ANY CLAIMS, DEMANDS AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS, LOSS OF DATA OR LOSS OF ASSETS, INCLUDING TOTAL ONE, WHETHER IN AN ACTION, IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE, ORIGINATED FROM OR IN ANY WAY CONNECTED WITH:

your use of our wallet, including, but not limited to those arising from your personal errors and misbehavior such as forgotten passwords, incorrectly constructed transactions, loss of your accesses etc;

any risks associated with utilizing any crypto assets block-chain network, including, but not limited to the risk of unknown vulnerabilities in or unanticipated changes to any network protocol;

any communication failures, disruptions, errors, distortions or delays you may experience when using the Wallet, howsoever caused;

software failures, protocol changes by third party providers, internet outages, Force Majeure event or other disasters including third party DDOS attacks, scheduled or unscheduled maintenance, or other causes either within or outside our control, any malfunction, unintended function, unexpected functioning of or attack on the Blockchain protocol that may cause the Wallet to malfunction or function in an unexpected or unintended manner. For the purposes hereof "Force Majeure Event" shall be understood as any event beyond Walletverse's reasonable control, including but not limited to the flood, extraordinary weather conditions, earthquake, or other act of God, fire, war, insurrection, riot, labor dispute, accident, action of government, suspension of bank accounts of any kind, extraordinary leaps of the course of crypto asset, communications, network or power failure, or equipment or software malfunction or any other cause beyond Walletverse's reasonable control;

technical, typographical, or photographic errors in information and materials appearing on the Website or related applications;

9.2. The Service developed by us is provided "as is". Walletverse makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties, including without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights. Further, Walletverse does not warrant or make any representations concerning the accuracy, likely results, or reliability of the use of the materials or otherwise relating to such materials or on any websites or apps linked to Walletverse.

9.3.Except as otherwise required by the law, IN NO EVENT SHALL WALLETVERSE, OUR DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES OR AGENTS BE LIABLE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL DAMAGES, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS, LOSS OF ASSETS OR LOSS OF DATA, WHETHER IN AN ACTION IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE, ARISING OUT OF OR IN ANY WAY CONNECTED WITH AUTHORIZED OR UNAUTHORIZED USE, THE USE OF OR INABILITY TO USE OUR SERVICES OR THE WALLETVERSE INTELLECTUAL PROPERTY, INCLUDING WITHOUT LIMITATION ANY DAMAGES CAUSED BY OR RESULTING FROM RELIANCE BY ANY USER ON ANY INFORMATION OBTAINED FROM WALLETVERSE, OR THAT RESULT FROM MISTAKES, OMISSIONS, INTERRUPTIONS, DELETION OF FILES OR EMAIL, ERRORS, DEFECTS, VIRUSES, DELAYS IN OPERATION OR TRANSMISSION OR ANY FAILURE OF PERFORMANCE, WHETHER OR NOT RESULTING FROM A FORCE MAJEURE EVENT, COMMUNICATIONS FAILURE, THEFT, DESTRUCTION OR UNAUTHORIZED ACCESS TO WALLETVERSE'S RECORDS, PROGRAMS OR SERVICES.

9.4.We resume the right, in our sole discretion, to control any action or proceeding (at our expense) to which We are a participant and determine whether We wish to settle it.

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

9.6.Links to external websites or services from our Website in no way represent an endorsement from us of this external content. We are not responsible for content found on external websites.

9.7.To the maximum extent permitted by applicable law, IN NO EVENT SHALL THE AGGREGATE LIABILITY OF WALLETVERSE (INCLUDING OUR DIRECTORS, OFFICERS, MEMBERS, EMPLOYEES AND AGENTS), WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE, WHETHER ACTIVE, PASSIVE OR IMPUTED), PRODUCT LIABILITY, STRICT LIABILITY OR OTHER THEORY, ARISING OUT OF OR RELATING TO THE USE OF, OR INABILITY TO USE, WALLETVERSE OR TO THESE TERMS EXCEED THE FEES PAID BY YOU TO WALLETVERSE WITHIN 2 MONTHS IMMEDIATELY PRECEDING THE DATE OF ANY CLAIM GIVING RISE TO SUCH LIABILITY.

9.8. In some cases, the third-party service may reject your crypto assets to be processed, suspend the Transaction of your crypto assets, or be not able to support the Transaction, or may otherwise be unavailable. YOU AGREE THAT YOU WILL NOT HOLD WALLETVERSE LIABLE FOR ANY CLAIMS, DEMANDS AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS OR LOSS OF DATA, WHETHER IN AN ACTION IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE, ORIGINATED FROM OR IN ANY WAY CONNECTED WITH SUCH REJECTED OR SUSPENDED ETC. TRANSACTIONS.

9.9. The timing associated with Transactions of crypto assets depends inter alia upon the performance of third-parties services, and We make no guarantee that crypto assets Transactions will be made in any specific timeframe. YOU HEREBY UNDERSTAND AND ACKNOWLEDGE, THAT ANY DELAYS ARE POSSIBLE; YOU INDEMNIFY AND HOLD ILINK LIMITED HARMLESS AGAINST ANY CLAIMS, DEMANDS AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS OR LOSS OF DATA, WHETHER IN AN ACTION IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE, ARISING OUT OF OR IN ANY WAY CONNECTED WITH THE TRANSACTION DELAY, WHETHER ORIGINATED FROM OUR FAULT OR NOT.

9.10. The exchange rates available via the Wallet and any information on our Website shall not be considered as an investment or financial pieces of advice or referred to as such and cannot be used as a basis of investment strategy, legal position in the court and nothing in the rates information can be ensured to contain no errors, mistakes, mispresentations or failures etc. THEREFORE, NEITHER WALLETVERSE, NOR, WHERE APPLICABLE, ANY OF THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS OR OUTSOURCED ADVISORS MAKES ANY REPRESENTATION, WARRANTY OR GUARANTEE WHATSOEVER WITH RESPECT TO THE RATES AND ANY OTHER INFORMATION AND, IN PARTICULAR, AS TO THE ACCURACY OR COMPLETENESS OF THE RATES AND ANY OTHER INFORMATION. YOU AGREE TO INDEMNIFY AND HOLD WALLETVERSE HARMLESS AGAINST ANY CLAIMS. DEMANDS AND DAMAGES, WHETHER DIRECT, INDIRECT, CONSEQUENTIAL OR SPECIAL, OR ANY OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOSS OF PROFITS OR LOSS OF DATA, WHETHER IN AN ACTION, IN CONTRACT, TORT (INCLUDING BUT NOT LIMITED TO NEGLIGENCE) OR OTHERWISE, ORIGINATED FROM OR IN ANY WAY CONNECTED WITH YOUR USE OF RATES AND ANY OTHER INFORMATION AND/OR YOUR USER ACTIVITY VIA WALLET.

10. Arbitration

10.1.Any dispute arising out of or in connection with these Legal Terms, including any question regarding its existence, validity, or termination, shall be referred to and finally resolved by the court of the judicial system of the Republic of Kazakhstan . The governing law of these Legal Terms shall be substantive law of Kazakhstan.

10.2.You and Walletverse agree to notify each other in writing of any dispute within thirty (30) days of when it arises. Notice to Walletverse shall be sent to support@walletverse.io

10.3.You and Walletverse agree to arbitrate any dispute arising from these Terms or your use of the Services, except for disputes in which either party seeks equitable and other relief for the alleged unlawful use of copyrights, trademarks, trade names, logos, trade secrets or patents.

10.4.Whether the dispute is heard in arbitration or in court, you will not commence against Walletverse a class action, class arbitration or representative action or proceeding.

10.5. The law of this arbitration clause shall be Kazakhstan law.

10.6. The seat of arbitration shall be in the Republic of Kazakhstan.

10.7.Other than class procedures and remedies discussed below, the arbitrator has the authority to grant any remedy that would otherwise be available in court.

11. Miscellaneous

11.1.These Terms contain the entire agreement, and supersede all prior and contemporaneous understandings between the parties regarding the Services.

11.2.In the event of any conflict between these Terms and any other agreement you may have with Walletverse, the terms of that other agreement will prevail only if these Terms are specifically identified and declared to be overridden by such other agreement.

11.3.We reserve the right to alter, amend or modify these Terms from time to time, in our sole discretion. We will provide you with notice of such changes providing notice on the homepage of the Website and/or by posting the amended Terms via the applicable Walletverse websites and mobile applications and updating the "Last Updated" date at the top of these Terms.

11.4. The amended Terms will be deemed effective immediately upon posting for any new users of the Services. In all other cases, the amended Terms will become effective for preexisting users upon the earlier of either:

the date User click or press a button to accept such changes or;

the date User continues use of our Services after Walletverse provides notice of such changes or publishes new version of the Terms on the Website. If you do not agree to any amended Terms, you must discontinue using our Services.

11.5. The invalidity or unenforceability of any of these Terms shall not affect the validity or enforceability of any other of these Terms, all of which shall remain in full force and effect.

11.6.You may not assign or transfer any of your rights or obligations under these Terms without prior written consent from Walletverse, including by operation of law or in connection with any change of control. Walletverse may assign or transfer any or all of its rights under these Terms, in whole or in part, without obtaining your consent or approval