

TERMS OF USE

Effective Date: March 16, 2026

Last Updated Date: March 16, 2026

These Terms of Use ("**Terms**") govern your access to and use of the services, platform, website, software, applications, interfaces, dashboards, tools, and related functionality provided by **COREACCESS SOLUTIONS S.A.** ("**Company**," "**we**," "**us**," or "**our**"), a company incorporated under the laws of the Republic of Panama, with Registration Number 155771915 and registered address at World Trade Center, 7th Floor, 53E Street, Marbella, Bella Vista, Panama City, Republic of Panama. By accessing or using the Services through our website at coreaccess.solutions. (the "Website") or any associated application, interface, or platform, you agree to be bound by these Terms and to comply with all applicable laws and regulations. These Terms are subject to change in accordance with Section 25 below. Any updates will be posted on our website. If you do not agree to these Terms, you may not access or use the Services. As used throughout these Terms, "**User**," "**you**," and "**your**" refer to any individual or entity that accesses or uses the Services, including registered users, account holders, and any person acting on behalf of an entity.

1. DEFINITIONS

1.1 In these Terms, unless the context otherwise requires, the following terms shall have the meanings set forth below:

"Account" means a user account registered with the Company to access and use the Services.

"Affiliate" means, with respect to any person or entity, any other person or entity that directly or indirectly controls, is controlled by, or is under common control with such person or entity.

"AML" means anti-money laundering.

"Applicable Law" means all applicable laws, statutes, regulations, rules, orders, directives, guidelines, and requirements of any governmental, regulatory, judicial, or administrative authority having jurisdiction over the relevant matter.

"Blockchain" means any distributed ledger technology, blockchain network, protocol, or similar decentralized infrastructure.

"Company Materials" means all content, information, data, text, graphics, images, software, code, documentation, and other materials made available by or on behalf of the Company through the Services or Platform.

"CTF" means counter-terrorism financing.

"Digital Assets" means any digital representation of value or rights, including but not limited to cryptocurrencies, virtual currencies, tokens, stablecoins, non-fungible tokens (NFTs), and any other digital or cryptographic assets, whether or not recorded on a Blockchain.

"Fees" means the fees, charges, and costs payable by you in connection with your use of the Services, as set out in Section 12 and on the Fees Page.

"Fees Page" means the page on our website at setting out the applicable Fees.

"Force Majeure Event" has the meaning give in Section 22.

"Intellectual Property" means all patents, copyrights, trademarks, trade secrets, know-how, designs, software, code, data, databases, and all other intellectual property rights, whether registered or unregistered.

"KYC" means know-your-customer.

"KYB" means know-your-business.

"Platform" means the Company's website, software, applications, interfaces, dashboards, APIs, and related technology infrastructure through which the Services are made available.

"Privacy Policy" means the Company's privacy policy, as amended from time to time, available on our website.

"Prohibited Activities" has the meaning give in Section 9.

"Sanctions" means economic or financial sanctions, trade embargoes, export controls, or restrictive measures administered, enacted, or enforced by any Sanctions Authority.

"Sanctions Authority" means the United Nations Security Council, the United States (including OFAC, the U.S. Department of State, and the U.S. Department of Commerce), the European Union and its member states, the United Kingdom (including HM Treasury), the Republic of Panama, and any other relevant governmental authority with jurisdiction over the Company or the User.

"Sanctioned Person" means any person or entity that is: (a) listed on any Sanctions list maintained by a Sanctions Authority; (b) located, organized, or resident in a Sanctioned Territory; (c) owned or controlled by, or acting on behalf of, any person or entity described in (a) or (b); or (d) otherwise the target of Sanctions.

"Sanctioned Territory" means any country, territory, or region that is the subject of comprehensive Sanctions, including but not limited to Cuba, Iran, North Korea, Syria, the Crimea region of Ukraine, the so-called Donetsk People's Republic, and the so-called Luhansk People's Republic, as such list may be updated from time to time.

"Services" has the meaning given in Section 4.

"Third-Party Provider" means any third-party service provider, vendor, partner, contractor, infrastructure provider, custodian, wallet provider, Blockchain network, payment service provider, compliance vendor, liquidity provider, or other external party whose services, systems, or infrastructure may be used in connection with the Services.

"User Content" means any content, data, information, or materials submitted, uploaded, or transmitted by you through the Services.

1.2 In these Terms: (a) references to "including" or "includes" mean "including without limitation" or "includes without limitation"; (b) references to "person" include any individual, corporation, partnership, trust, or other entity; (c) headings are for convenience only and do not affect interpretation; and (d) words in the singular include the plural and vice versa.

2. ELIGIBILITY

2.1 Age and Legal Capacity. You must be at least eighteen (18) years of age (or the age of legal majority in your jurisdiction, if higher) and have the legal capacity to enter into a binding agreement under Applicable Law in order to access or use the Services. By accessing or using the Services, you represent and warrant that you meet these eligibility requirements.

2.2 Individual and Entity Use. Unless otherwise expressly agreed in writing, you must use the Services in your individual capacity. If you are accessing or using the Services on behalf of an entity, you represent and warrant that you have the authority to bind that entity to these Terms, and references to "you" shall include both you and such entity.

2.3 Geographic Restrictions. The Services may not be available in all jurisdictions. Availability is subject to Applicable Law and the Company's internal policies. You are solely responsible for ensuring that your access to and use of the Services complies with all Applicable Laws in your jurisdiction of residence, citizenship, or location. The Company reserves the right to restrict, suspend, or terminate access to the Services in any jurisdiction at any time and for any reason.

2.4 Prohibited Persons. You may not access or use the Services if you are: (a) a Sanctioned Person; (b) located in, organized under the laws of, or a resident of a Sanctioned Territory; (c) acting on behalf of a Sanctioned Person or a person located in a Sanctioned Territory; or (d) otherwise prohibited from accessing or using the Services under Applicable Law.

2.5 Single Account Policy. Unless otherwise agreed in writing, each User may maintain only one active Account. If we determine that a User holds multiple Accounts, we reserve the right to merge or close one or more Accounts, restrict the User's access to the Services, or terminate access entirely, without liability.

3. ACCEPTANCE OF TERMS

3.1 By accessing or using the Services, creating an Account, clicking "I Agree" or similar acceptance mechanism, or otherwise indicating your acceptance, you acknowledge that you have read, understood, and agree to be bound by these Terms, together with our Privacy Policy and any other policies, guidelines, or agreements incorporated by reference.

3.2 If you do not agree to these Terms, you must immediately cease accessing or using the Services. Your continued access to or use of the Services following any amendment to these Terms constitutes your acceptance of the amended Terms.

3.3 These Terms, together with the Privacy Policy and any other agreements incorporated by reference, constitute the entire agreement between you and the Company with respect to the Services and supersede all prior agreements, representations, and understandings.

4. SCOPE OF SERVICES

4.1 Subject to your compliance with these Terms, the Company may provide you with access to certain digital asset-related services, software, platform, and technology services, and related functionality (collectively, the "**Services**"). The Services may include, without limitation: access to software, platform, and technology infrastructure; account-related, onboarding, and registration services; wallet-related services and functionality; transaction-related interfaces and functionality; dashboard, administrative, and informational services; API access and developer tools; support, customer service, and related assistance; compliance-related services and functionality; access to Digital Asset-related tools and functionality; and such other services as the Company may make available from time to time.

4.2 The Services may be provided directly by the Company or through Third-Party Providers, vendors, Blockchain networks, wallets, payment rails, compliance vendors, custodians, infrastructure partners, or similar service providers. The availability, features, and functionality of the Services may vary and are subject to change at any time without notice.

4.3 The Company reserves the right to modify, suspend, discontinue, or restrict any aspect of the Services at any time, with or without notice, and without liability to you.

5. DESCRIPTION OF SERVICES

5.1 General. The Company provides access to digital asset-related services, software, platform, and technology services. The Services are designed to enable Users to access certain Digital Asset functionalities, tools, and related services through the Platform. The specific features, functionality, and scope of the Services may vary and are subject to change.

5.2 No Specific Regulatory Status. Unless expressly stated otherwise in writing, the Company does not hold itself out as, and the Services should not be construed as being provided by: a regulated exchange or trading platform; a custodian or depository institution; a broker, dealer, or investment adviser; a money transmitter, payment institution, or e-money issuer; a virtual asset service provider (VASP) as defined under applicable regulatory frameworks; a bank, credit institution, or deposit-taking institution; or any other specifically regulated financial institution.

5.3 Third-Party Reliance. Certain components of the Services may depend on, interface with, or be provided through Third-Party Providers. The Company does not control and is not responsible for the acts, omissions, availability, performance, security, or policies of any Third-Party Provider. Your use of any Third-Party Provider services is at your own risk and may be subject to separate terms and conditions.

5.4 No Guarantee of Availability. The Company does not guarantee that the Services will be available at all times or in all locations. The Services may be subject to interruptions, delays, errors, or downtime due to maintenance, upgrades, technical issues, Blockchain network conditions, Third-Party Provider issues, or other factors beyond the Company's reasonable control.

6. ACCOUNT REGISTRATION AND SECURITY

6.1 Account Registration. To access certain features of the Services, you may be required to register for an Account. During registration, you must provide accurate, complete, and current information as requested. You agree to promptly update your Account information to keep it accurate, complete, and current.

6.2 Account Credentials. You are responsible for maintaining the confidentiality and security of your Account credentials, including your username, password, private keys, seed phrases, API keys, and any other authentication credentials. You must not share your Account credentials with any third party.

6.3 Account Security. You are solely responsible for:

- ensuring that access to your Account is kept secure at all times;
- ensuring that any security credentials used to access your Account or authenticate transactions are known only to you;
- ensuring that your Account is accessed only by you or persons authorized by you
- ensuring that all devices used to access the Services are appropriately secured against unauthorized access; and
- all activity that occurs under your Account, whether or not authorized by you.

6.4 Unauthorized Access. You must notify us immediately at *[Support Email]* if you become aware of or suspect any unauthorized access to or use of your Account, any security breach, or any loss, theft, or compromise of your Account credentials. The Company shall not be liable for any loss or damage arising from your failure to maintain the security of your Account or to notify us of any unauthorized access.

6.5 Account Responsibility. You are solely responsible for any losses, damages, or liabilities arising from unauthorized access to or use of your Account resulting from your failure to maintain Account security. The Company may rely on any instructions, communications, or transactions submitted through your Account as being authorized by you.

7. USER OBLIGATIONS AND REPRESENTATIONS

7.1 For the duration of your use of the Services, you agree to:

- provide complete, accurate, and current information to the Company as requested; promptly update any information you have provided if it changes; comply with all Applicable Laws, including those relating to Digital Assets, financial services, data protection, AML, CTF, and Sanctions; use the Services only for lawful purposes and in accordance with these Terms; not engage in any Prohibited Activities; cooperate with the Company in connection with any compliance, verification, or investigation requests;
- maintain the security of your Account and promptly notify us of any security incidents;
- and • bear sole responsibility for any taxes, duties, or other governmental charges applicable to your use of the Services or any transactions conducted through the Services.

7.2 You represent and warrant that:

- you have the legal capacity and authority to enter into these Terms and to use the Services;
- all information you provide to the Company is true, accurate, complete, and not misleading;
- you are not a Sanctioned Person and are not located in, organized under the laws of, or a resident of a Sanctioned Territory;
- your use of the Services does not violate any Applicable Law or any agreement to which you are a party;
- you have obtained all necessary consents, authorizations, licenses, and permits required for your use of the Services;
- any funds, Digital Assets, or other assets used in connection with the Services are derived from lawful sources and are not connected to money laundering, terrorist financing, fraud, or other illegal activity; and
- you are not using the Services to evade Sanctions, engage in money laundering, terrorist financing, or any other illegal activity.

7.3 You acknowledge and agree that any communication received from you, in your name, or from your devices, systems, or Account is deemed authorized by you and binding upon you. You authorize the Company to rely on and act upon any such communication.

8. COMPLIANCE CHECKS / KYC / AML / SANCTIONS

8.1 Compliance Obligations. The Company is committed to complying with Applicable Law, including AML, CTF, and Sanctions requirements. As part of this commitment, the Company may conduct identity verification, due diligence, and compliance checks on Users before providing the Services and on an ongoing basis.

8.2 Information and Documentation Requests. You agree to provide the Company with such information and documentation as the Company may request from time to time to enable the Company to:

- verify your identity (KYC);
- verify the identity and beneficial ownership of any entity on whose behalf you are acting (KYB);
- verify the source of your funds and the source of your wealth;
- conduct Sanctions screening and ongoing monitoring;

- conduct fraud prevention and risk assessments; perform Blockchain analytics and transaction monitoring;
- comply with Applicable Law and regulatory requirements; and
- fulfill any other compliance or risk management obligations.

8.3 Company Rights. The Company reserves the right, at any time and in its sole discretion, to:

- request additional documents, explanations, or information from you;
- refuse to onboard you or provide you with access to the Services;
- suspend, restrict, freeze, delay, reject, or terminate your Account, access to the Services, or any instructions, transfers, or transactions;
- withhold, freeze, or seize any funds or Digital Assets associated with your Account;
- report or disclose information to regulators, law enforcement, governmental authorities, financial institutions, compliance providers, counterparties, or other third parties where required or permitted by Applicable Law or where reasonably necessary for compliance, risk, or security purposes; and
- take any other action the Company deems necessary or appropriate to comply with Applicable Law or to manage compliance, risk, or security concerns.

8.4 Consequences of Non-Compliance. Failure to provide requested information or documentation, or the provision of false, misleading, or incomplete information, may result in refusal of your application for the Services; suspension, restriction, or termination of your access to the Services; withholding, freezing, or forfeiture of funds or Digital Assets; and reporting to relevant authorities.

8.5 Ongoing Monitoring. You acknowledge that the Company may conduct ongoing monitoring of your Account, transactions, and activity, and may request updated information or documentation at any time. You agree to cooperate with any such requests promptly and in a format acceptable to the Company.

8.6 No Liability. The Company shall not be liable for any loss, damage, delay, or inconvenience arising from the exercise of its rights under this Section 8, including any suspension, restriction, or termination of your access to the Services or any withholding, freezing, or forfeiture of funds or Digital Assets.

9. PROHIBITED USES / RESTRICTED ACTIVITIES

9.1 You agree not to use the Services, directly or indirectly, for any of the following purposes or activities (collectively, "**Prohibited Activities**"):

(a) Unlawful Conduct:

any activity that violates Applicable Law, including laws relating to Digital Assets, financial services, securities, commodities, data protection, consumer protection, or intellectual property; any activity that would cause the Company to violate Applicable Law;

(b) Sanctions Violations:

any transaction or activity involving a Sanctioned Person or Sanctioned Territory; any attempt to evade, circumvent, or violate Sanctions; any activity that would cause the Company or any Third-Party Provider to violate Sanctions;

(c) Money Laundering and Terrorist Financing:

money laundering, terrorist financing, proliferation financing, or any activity designed to disguise the origin, ownership, or destination of funds or Digital Assets; structuring transactions to avoid reporting thresholds or compliance requirements;

(d) Fraud and Deception:

fraud, theft, embezzlement, extortion, bribery, corruption, or any other dishonest or deceptive conduct; providing false, misleading, or incomplete information to the Company; impersonating any person or entity, or misrepresenting your affiliation with any person or entity; • creating fake or fraudulent Accounts;

(e) Market Manipulation and Abuse:

market manipulation, market abuse, insider trading, front-running, wash trading, spoofing, layering, or any other manipulative or abusive trading practices; any activity that artificially affects the price, volume, or market for any Digital Asset;

(f) Misuse of Platform and Accounts:

using the Services for any purpose other than their intended purpose; using the Services on behalf of any third party without authorization; allowing any third party to access or use your Account; transferring, selling, or otherwise

disposing of your Account to any third party; maintaining multiple Accounts without authorization;

(g) Security Violations:

unauthorized access to, interference with, or disruption of the Services, Platform, or any systems, networks, or infrastructure; attempting to gain unauthorized access to any Account, system, network, or data; circumventing, disabling, or interfering with any security features, access controls, or technical measures; introducing viruses, malware, ransomware, Trojan horses, worms, or other malicious code; conducting denial-of-service attacks or other attacks on the Services or Platform;

(h) Data Scraping and Automation Abuse:

scraping, crawling, harvesting, or extracting data from the Services or Platform without authorization; using bots, scripts, spiders, crawlers, or other automated means to access or interact with the Services without authorization; reverse engineering, decompiling, disassembling, or otherwise attempting to derive the source code of any software or technology used in the Services;

(i) Intellectual Property Infringement:

infringing, misappropriating, or violating the Intellectual Property rights of the Company or any third party; using the Company's trademarks, logos, or branding without authorization;

(j) Harmful Activities:

any activity that is harmful, threatening, abusive, harassing, defamatory, obscene, or otherwise objectionable; any activity that promotes violence, discrimination, or illegal activity; any activity involving illegal drugs, weapons, human trafficking, child exploitation, or other illegal goods or services;

(k) Reputational and Operational Risk:

any activity that exposes the Company, its Affiliates, or its Third-Party Providers to legal, regulatory, reputational, financial, or operational risk; any activity that could damage the reputation or goodwill of the Company.

9.2 The Company reserves the right to determine, in its sole discretion, whether any activity constitutes a Prohibited Activity. The Company may take any action it deems appropriate in response to Prohibited Activities, including suspension or termination of your access to the Services, withholding or forfeiture of funds or Digital Assets, and reporting to relevant authorities.

10. THIRD-PARTY SERVICES AND INFRASTRUCTURE

10.1 Third-Party Providers. Certain components of the Services may be provided by, depend on, or interface with Third-Party Providers, including but not limited to: Blockchain networks, protocols, and validators; wallet providers and custodians; payment service providers and payment processors; banking partners and financial

institutions; compliance vendors, KYC/AML providers, and Sanctions screening services; liquidity providers and market makers; cloud hosting and infrastructure providers; identity verification and fraud prevention services; and other technology, software, and service providers.

10.2 Third-Party Terms. Your use of any Third-Party Provider services may be subject to separate terms, conditions, and policies of such Third-Party Provider. You are responsible for reviewing and complying with any applicable third-party terms. The Company is not a party to any agreement between you and any Third-Party Provider.

10.3 No Responsibility for Third Parties. The Company does not control and is not responsible for the acts, omissions, errors, delays, failures, downtime, insolvency, misconduct, negligence, fraud, security breaches, or policies of any Third-Party Provider. The Company makes no representations or warranties regarding the availability, reliability, security, accuracy, or performance of any Third-Party Provider services.

10.4 Limitation of Liability. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY SHALL NOT BE LIABLE FOR ANY LOSS, DAMAGE, COST, EXPENSE, OR CLAIM ARISING FROM OR RELATED TO: the acts, omissions, errors, delays, failures, or misconduct of any Third-Party Provider; the unavailability, malfunction, or failure of any Third-Party Provider services, systems, or infrastructure; the unavailability, congestion, failure, or malfunction of any Blockchain network, protocol, or validator; any regulatory action, freeze, restriction, or seizure imposed by any Third-Party Provider or governmental authority; the insolvency, bankruptcy, or cessation of operations of any Third-Party Provider; or any dispute between you and any Third-Party Provider.

10.5 Recourse. Your sole recourse in respect of Third-Party Provider services shall be against the applicable Third-Party Provider under its own terms and conditions.

11. TRANSACTIONS, INSTRUCTIONS, AND PLATFORMFUNCTIONALITY

11.1 Initiating Transactions. To initiate a transaction through the Services, you must provide the Company with complete and accurate instructions, including all information required by the Company or the Platform. You are solely responsible for verifying the accuracy of all transaction details, including recipient addresses, amounts, and any other relevant information.

11.2 Irreversibility of Transactions. You acknowledge and agree that transactions involving Digital Assets may be irreversible once broadcast to a Blockchain network. The Company cannot reverse, cancel, or recover Digital Assets once a transaction has been confirmed on a Blockchain. You bear sole responsibility for ensuring the accuracy of all transaction details before confirming any transaction.

11.3 Transaction Screening. The Company may screen all transactions in accordance with Applicable Law and its internal compliance policies, including Sanctions screening and AML monitoring. The Company is not required to process any transaction that: contains incomplete, inaccurate, or outdated information; involves a Sanctioned Person or Sanctioned Territory; would violate Applicable Law or these Terms; raises compliance, risk, or security concerns; or the Company otherwise determines, in its sole discretion, should not be processed.

11.4 Delayed, Declined, or Cancelled Transactions. The Company may delay, decline, suspend, cancel, or reverse any transaction at any time, with or without notice, where the Company determines it is necessary to: comply with Applicable Law or regulatory requirements; protect the Company's legitimate interests or those of its Users; prevent fraud, financial crime, or Sanctions violations; conduct additional verification or due diligence.

11.5 No Guarantee of Execution. The Company does not guarantee that any transaction will be executed, completed, or confirmed within any particular timeframe or at all. Transaction processing times depend on various factors, including Blockchain network conditions, Third-Party Provider processing times, and compliance requirements.

11.6 User Errors. The Company shall not be liable for any loss or damage arising from errors in your instructions, including incorrect recipient addresses, incorrect amounts, or other user errors. You are solely responsible for verifying all transaction details before confirming any transaction.

12. FEES AND CHARGES

12.1 Fees. The Company may charge Fees for use of the Services, which may include transaction fees, service fees, subscription fees, and other applicable charges. The current fee schedule is available on the Fees Page at *[Fees Page]*. Applicable Fees will be disclosed to you before you confirm a transaction or service.

12.2 Fee Changes. The Company reserves the right to change the Fees at any time. Changes to Fees will be posted on the Fees Page. Your continued use of the Services after any fee change constitutes your acceptance of the new Fees.

12.3 Third-Party Fees. You may incur additional fees from Third-Party Providers, including Blockchain network fees (gas fees), bank fees, payment processor fees, and other third-party charges. Such fees are separate from and in addition to the Company's Fees, and the Company is not responsible for any third-party fees.

12.4 Payment. You agree to pay all applicable Fees when due. The Company may deduct Fees from any funds or Digital Assets in your Account or require payment through other means. Failure to pay Fees when due may result in suspension or termination of your access to the Services.

12.5 Taxes. You are solely responsible for determining and paying any taxes, duties, levies, or other governmental charges applicable to your use of the Services or any transactions conducted through the Services. The Company is not responsible for determining, collecting, or remitting any taxes on your behalf.

13. NO INVESTMENT, FINANCIAL, LEGAL, OR TAX ADVICE

13.1 No Advice. NOTHING IN THE SERVICES, PLATFORM, WEBSITE, COMMUNICATIONS, MATERIALS, CONTENT, OR ANY OTHER INFORMATION PROVIDED BY OR ON BEHALF OF THE COMPANY CONSTITUTES OR SHOULD BE CONSTRUED AS:

investment advice or a recommendation to buy, sell, hold, trade, stake, exchange, or otherwise deal in any Digital Asset, security, commodity, or other asset; financial advice or a recommendation regarding any financial product, service, or strategy; legal advice or a recommendation regarding any legal matter; tax advice or a recommendation regarding any tax matter; fiduciary

advice or any advice given in a fiduciary capacity; or any other professional advice.

13.2 No Reliance. You should not rely on any information provided through the Services as a basis for making any investment, financial, legal, tax, or other decision. You should consult your own independent professional advisers before making any such decision.

13.3 No Fiduciary Relationship. The Company is not your fiduciary, agent, trustee, or adviser. The Company does not owe you any fiduciary duties. Nothing in these Terms or your use of the Services creates any fiduciary relationship between you and the Company.

13.4 Your Responsibility. You are solely responsible for evaluating the merits and risks of any transaction, investment, or decision made in connection with the Services. You acknowledge that you have sufficient knowledge, experience, and professional advice to make your own evaluation of the merits and risks of any such transaction, investment, or decision.

14. DIGITAL ASSET AND TECHNOLOGY RISK DISCLOSURES

14.1 General Risk Acknowledgment. You acknowledge and agree that Digital Assets and the technology underlying the Services involve significant risks. By using the Services, you accept and assume all such risks. The following is a non-exhaustive list of risks associated with Digital Assets and the Services:

14.2 Volatility Risk. The value of Digital Assets is highly volatile and may fluctuate significantly over short periods. Digital Assets may lose all or substantially all of their value. Past performance is not indicative of future results.

14.3 Liquidity Risk. Digital Assets may be illiquid, and you may not be able to sell, exchange, or transfer Digital Assets at the time or price you desire, or at all.

14.4 Loss of Value. You may lose some or all of the value of your Digital Assets. The Company does not guarantee the value, price, or performance of any Digital Asset.

14.5 Protocol and Smart Contract Risk. Digital Assets and Blockchain networks rely on complex software protocols and smart contracts that may contain bugs, errors, vulnerabilities, or design flaws. Such issues may result in loss of Digital Assets, failed transactions, or other adverse consequences.

14.6 Blockchain Network Risk. Blockchain networks may experience congestion, delays, failures, forks, attacks, or other disruptions that may affect the availability, functionality, or value of Digital Assets. The Company has no control over Blockchain networks and is not responsible for any Blockchain-related issues.

14.7 Forks, Airdrops, and Network Changes. Blockchain networks may undergo forks, airdrops, protocol upgrades, or other changes that may affect Digital Assets. The Company is not obligated to support any fork, airdrop, or network change, and may not provide access to any new or forked Digital Assets.

14.8 Validator and Consensus Risk. Blockchain networks rely on validators, miners, or other consensus participants. Failures, attacks, or misconduct by such participants may affect the security, availability, or integrity of Digital Assets and transactions.

14.9 Cybersecurity Risk. Digital Assets and the Services are subject to cybersecurity risks, including hacking, phishing, malware, ransomware, social engineering, and other attacks. Such attacks may result in loss, theft, or unauthorized access to Digital Assets, Accounts, or personal information.

14.10 Wallet and Private Key Risk. Access to Digital Assets typically requires private keys, seed phrases, or other cryptographic credentials. Loss, theft, or compromise of such credentials may result in permanent and irreversible loss of Digital Assets. The Company is not responsible for any loss arising from lost, stolen, or compromised credentials.

14.11 Irreversibility of Transactions. Transactions involving Digital Assets are generally irreversible once confirmed on a Blockchain. Errors in transaction details, including incorrect addresses or amounts, may result in permanent loss of Digital Assets that cannot be recovered.

14.12 Regulatory Uncertainty. The regulatory status of Digital Assets varies by jurisdiction and is subject to change. Regulatory developments may adversely affect the legality, availability, value, or functionality of Digital Assets or the Services. You are responsible for understanding and complying with Applicable Law in your jurisdiction.

14.13 Tax Uncertainty. The tax treatment of Digital Assets varies by jurisdiction and is subject to change. You are solely responsible for determining and fulfilling your tax obligations. The Company does not provide tax advice.

14.14 Third-Party Dependence. The Services depend on Third-Party Providers, including Blockchain networks, wallet providers, custodians, and other service

providers. Failures, errors, or misconduct by Third-Party Providers may adversely affect the Services or your Digital Assets.

14.15 Service Outages and Infrastructure Failures. The Services may be subject to outages, interruptions, delays, or failures due to technical issues, maintenance, upgrades, cyberattacks, or other factors. Such events may prevent you from accessing the Services or your Digital Assets.

14.16 User Errors. Errors in your instructions, including incorrect addresses, amounts, or other details, may result in loss of Digital Assets that cannot be recovered. You are solely responsible for verifying all transaction details.

14.17 Loss of Access. You may lose access to your Digital Assets or the Services due to loss of credentials, Account suspension or termination, regulatory action, Third-Party Provider issues, or other factors.

14.18 No Guarantees. THE COMPANY MAKES NO GUARANTEE AS TO THE AVAILABILITY, VALUE, PRICE, PERFORMANCE, LEGALITY, SUITABILITY, OR UNINTERRUPTED ACCESS TO ANY DIGITAL ASSET OR THE SERVICES. YOU ASSUME ALL RISKS ASSOCIATED WITH DIGITAL ASSETS AND THE SERVICES.

15. INTELLECTUAL PROPERTY

15.1 Company Ownership. All Intellectual Property rights in and to the Services, Platform, Company Materials, and any software, technology, content, designs, logos, trademarks, and other materials provided by or on behalf of the Company are owned by the Company or its licensors. All rights not expressly granted herein are reserved.

15.2 Limited License. Subject to your compliance with these Terms, the Company grants you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to access and use the Services and Platform solely for your personal or internal business purposes as contemplated by these Terms. This license does not include any right to:

copy, reproduce, distribute, publish, display, or transmit any Company Materials; modify, adapt, translate, or create derivative works of any Company Materials; reverse engineer, decompile, disassemble, or otherwise attempt to derive the source code of any software; remove, alter, or obscure any copyright, trademark, or other proprietary notices

16. INTELLECTUAL PROPERTY

16.1 Company Ownership. All Intellectual Property rights in and to the Services, Platform, Company Materials, and any software, technology, content, designs, logos, trademarks, and other materials provided by or on behalf of the Company are owned by the Company or its licensors. All rights not expressly granted herein are reserved.

16.2 Limited License. Subject to your compliance with these Terms, the Company grants you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to access and use the Services and Platform solely for your personal or internal business purposes as contemplated by these Terms. This license does not include any right to: copy, reproduce, distribute, publish, display, or transmit any Company Materials; modify, adapt, translate, or create derivative works of any Company Materials; reverse engineer, decompile, disassemble, or otherwise attempt to derive the source code of any software; remove, alter, or obscure any copyright, trademark, or other proprietary notices; use any Company Materials for any commercial purpose without authorization; or sublicense, sell, resell, transfer, or assign any rights granted herein.

16.3 Trademarks. The Company's name, logo, and all related names, logos, product and service names, designs, and slogans are trademarks of the Company or its Affiliates. You may not use such marks without the Company's prior written permission. All other names, logos, product and service names, designs, and slogans are the trademarks of their respective owners.

16.4 User Content. You retain ownership of any User Content you submit through the Services. By submitting User Content, you grant the Company a worldwide, non-exclusive, royalty-free, sublicensable, transferable license to use, reproduce, modify, adapt, publish, translate, distribute, and display such User Content in connection with the Services and the Company's business operations.

17. FEEDBACK

17.1 If you provide the Company with any ideas, suggestions, comments, feedback, improvements, or other input regarding the Services or proposed improvements ("**Feedback**"), you grant the Company an unrestricted, perpetual, irrevocable, nonexclusive, fully-paid, royalty-free, worldwide right and license to use, exploit, reproduce, modify, adapt, publish, translate, distribute, perform, display, and

incorporate such Feedback for any purpose, including improving the Services and developing new products and services, without any obligation to compensate you or any third party.

17.2 You represent and warrant that you have all necessary rights to provide such Feedback and that the Feedback does not infringe the Intellectual Property or other rights of any third party.

18. PRIVACY AND DATA PROTECTION

18.1 Privacy Policy. By agreeing to these Terms, you acknowledge and consent to the collection, use, processing, and disclosure of your personal information in accordance with our Privacy Policy, which is incorporated into these Terms by reference.

18.2 Identity Verification. Applicable Law may require the Company to obtain, verify, and record information about you before and during your use of the Services. You authorize the Company to verify the information you provide, including through reference to identity verification services, credit reporting agencies, Sanctions databases, Blockchain analytics providers, and other third-party sources, as permitted by Applicable Law.

18.3 Regulatory Disclosures. The Company may be required by Applicable Law to report certain transactions or information about you to governmental authorities, financial intelligence units, law enforcement agencies, regulators, or other public bodies. Such disclosures may be made without prior notice to you where required or permitted by Applicable Law.

18.4 Cross-Border Data Processing. The Company may transfer and store personal information in the Republic of Panama and other jurisdictions in order to perform its obligations under these Terms. The privacy laws of those jurisdictions may differ from those of your country of residence. Please refer to our Privacy Policy for further information on cross-border data transfers.

19. SUSPENSION, RESTRICTION, REFUSAL OF SERVICE, AND TERMINATION

19.1 Termination by Company. Subject to Applicable Law, the Company may suspend, restrict, or terminate your access to any or all of the Services, including your Account, at any time and for any reason, with or without notice.

19.2 Immediate Suspension. The Company may immediately suspend or restrict your access to the Services if: you commit a material or persistent breach of these Terms; the Company has reasonable grounds to believe you are engaged in fraudulent, unlawful, or Prohibited Activities; you provide false, misleading, or incomplete information, or fail to provide information the Company reasonably requests; the Company determines that your activity presents an unacceptable compliance, financial, reputational, or operational risk; you are or become a Sanctioned Person or are located in a Sanctioned Territory; you are subject to insolvency, bankruptcy, receivership, or similar proceedings; suspension is necessary for security reasons or to protect the integrity of the Services; suspension is required to comply with Applicable Law, court order, or the instructions of a governmental or regulatory authority; or a governmental authority, financial institution, or Third-Party Provider requires or directs the Company to do so.

19.3 Effect of Termination. Upon termination or suspension of your access to the Services: your right to access and use the Services shall immediately cease; the Company may retain or delete your Account information and User Content in accordance with Applicable Law and the Privacy Policy; any Fees owed to the Company shall become immediately due and payable; the Company may withhold, freeze, or forfeit any funds or Digital Assets in your Account as required or permitted by Applicable Law or these Terms; and provisions of these Terms that by their nature should survive termination shall survive, including Sections 8, 9, 10, 13, 14, 15, 19, 20, 21, 22, 23, and 27.

19.4 Termination by You. You may terminate your use of the Services at any time by ceasing to use the Services and notifying the Company that you wish to close your Account. Termination by you does not relieve you of any obligations incurred prior to termination.

19.5 No Liability. The Company shall not be liable to you or any third party for any suspension, restriction, or termination of your access to the Services, or for any withholding, freezing, or forfeiture of funds or Digital Assets, in accordance with these Terms or Applicable Law.

20. DISCLAIMERS

20.1 "AS IS" AND "AS AVAILABLE." THE SERVICES, PLATFORM, AND ALL COMPANY MATERIALS ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED.

20.2 Disclaimer of Warranties. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY EXPRESSLY DISCLAIMS ALL REPRESENTATIONS, WARRANTIES, AND CONDITIONS, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE, INCLUDING WITHOUT LIMITATION:

ANY IMPLIED WARRANTY OR CONDITION OF MERCHANTABILITY;

ANY IMPLIED WARRANTY OR CONDITION OF FITNESS FOR A PARTICULAR PURPOSE;

ANY IMPLIED WARRANTY OR CONDITION OF TITLE OR NONINFRINGEMENT;

ANY WARRANTY ARISING FROM COURSE OF DEALING, COURSE OF PERFORMANCE, OR TRADE USAGE;

ANY WARRANTY THAT THE SERVICES WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, OR FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS;

ANY WARRANTY REGARDING THE ACCURACY, RELIABILITY, COMPLETENESS, OR TIMELINESS OF ANY INFORMATION OR CONTENT;
AND

ANY WARRANTY REGARDING THE VALUE, PRICE, PERFORMANCE, OR LEGALITY OF ANY DIGITAL ASSET.

20.3 No Guarantee of Results. The Company does not guarantee any specific results from the use of the Services. Your use of the Services is at your sole risk.

20.4 Third-Party Disclaimer. The Company makes no representations or warranties regarding any Third-Party Provider, Third-Party Provider services, Blockchain networks, or any other third-party products, services, or content.

20.5 Jurisdictional Limitations. Some jurisdictions do not permit the exclusion of implied warranties or conditions, and the foregoing disclaimers may not apply to you in full. You may have additional legal rights that vary by jurisdiction.

20.6 Sole Remedy. YOUR SOLE REMEDY FOR DISSATISFACTION WITH THE SERVICES IS TO DISCONTINUE USE OF THE SERVICES.

21. LIMITATION OF LIABILITY

21.1 Exclusion of Damages. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL THE COMPANY, ITS AFFILIATES, OR THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, PARTNERS, LICENSORS, OR SERVICE PROVIDERS BE LIABLE FOR ANY: INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES; LOSS OF PROFITS, REVENUE, INCOME, OR BUSINESS OPPORTUNITIES;

- LOSS OF GOODWILL OR REPUTATION; LOSS OF DATA OR INFORMATION; LOSS OF OR DAMAGE TO DIGITAL ASSETS;
- COST OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES;
- DAMAGES ARISING FROM THIRD-PARTY PROVIDER FAILURES, ERRORS, OR MISCONDUCT; DAMAGES ARISING FROM BLOCKCHAIN NETWORK FAILURES, CONGESTION, FORKS, OR ATTACKS;
- DAMAGES ARISING FROM HACKING, CYBERATTACKS, OR SECURITY BREACHES; DAMAGES ARISING FROM MARKET EVENTS, VOLATILITY, OR PRICE FLUCTUATIONS;
- DAMAGES ARISING FROM USER ERRORS OR MISTAKES; OR
- ANY OTHER DAMAGES ARISING OUT OF OR RELATED TO THESE TERMS OR THE SERVICES,
- WHETHER BASED ON WARRANTY, CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR ANY OTHER LEGAL THEORY, EVEN IF THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

21.2 Liability Cap. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE COMPANY'S TOTAL AGGREGATE LIABILITY TO YOU FOR ANY CLAIM ARISING OUT OF OR RELATING TO THESE TERMS OR THE SERVICES SHALL NOT EXCEED THE GREATER OF: (A) THE FEES PAID BY YOU TO THE COMPANY IN THE THREE (3) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM; OR (B) ONE HUNDRED UNITED STATES DOLLARS (USD \$100.00).

21.3 Third-Party Liability. NOTWITHSTANDING ANY OTHER PROVISION OF THESE TERMS, THE COMPANY SHALL NOT BE LIABLE FOR ANY LOSS, DAMAGE, OR CLAIM ARISING FROM: (A) THE ACTS OR OMISSIONS OF ANY THIRD-PARTY PROVIDER; (B) THE UNAVAILABILITY OR MALFUNCTION OF ANY THIRD-PARTY NETWORK, BLOCKCHAIN PROTOCOL, OR DECENTRALIZED INFRASTRUCTURE; OR (C) ANY REGULATORY ACTION, FREEZE, OR RESTRICTION IMPOSED BY A THIRD-PARTY PROVIDER OR GOVERNMENTAL AUTHORITY. YOUR SOLE RECOURSE IN RESPECT OF THIRD-PARTY PROVIDER

SERVICES IS AGAINST THE APPLICABLE THIRD-PARTY PROVIDER UNDER ITS OWN TERMS.

21.4 Infrastructure Failures. THE COMPANY SHALL NOT BE LIABLE FOR DELAYS, INTERRUPTIONS, SERVICE FAILURES, OR OTHER PROBLEMS ARISING FROM THE USE OF THE INTERNET, ELECTRONIC COMMUNICATIONS, TELECOMMUNICATIONS NETWORKS, BLOCKCHAIN NETWORKS, OR OTHER SYSTEMS OR INFRASTRUCTURE OUTSIDE THE COMPANY'S REASONABLE CONTROL.

21.5 Essential Basis. THE LIMITATIONS OF LIABILITY SET FORTH IN THIS SECTION 20 ARE AN ESSENTIAL BASIS OF THE BARGAIN BETWEEN YOU AND THE COMPANY AND SHALL APPLY EVEN IF ANY REMEDY FAILS OF ITS ESSENTIAL PURPOSE.

21.6 Jurisdictional Limitations. Some jurisdictions do not allow the exclusion or limitation of certain damages, and the foregoing limitations may not apply to you in full. In such jurisdictions, the Company's liability shall be limited to the maximum extent permitted by Applicable Law.

22. INDEMNIFICATION

22.1 You agree to defend, indemnify, and hold harmless the Company, its Affiliates, and their respective officers, directors, employees, agents, partners, licensors, and service providers from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees and costs) arising out of or in connection with: your access to or use of the Services; your violation of these Terms; your violation of any Applicable Law; your violation of any rights of any third party, including Intellectual Property rights; any User Content you submit through the Services; any Prohibited Activities; any dispute between you and any third party, including any Third-Party Provider; any taxes, duties, or governmental charges arising from your use of the Services; and any negligence, fraud, or willful misconduct by you.

22.2 The Company reserves the right, at its own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you agree to cooperate with the Company in asserting any available defenses.

23. FORCE MAJEURE

23.1 The Company shall not be liable for any failure or delay in performing its obligations under these Terms to the extent such failure or delay is caused by circumstances beyond the Company's reasonable control ("**Force Majeure Event**"), including but not limited to: acts of God, natural disasters, earthquakes, floods, fires, storms, or other natural events; epidemics, pandemics, or public health emergencies; war, armed conflict, terrorism, civil unrest, riots, or insurrection; strikes, lockouts, or labor disputes; government actions, laws, regulations, orders, embargoes, or Sanctions; failure or disruption of telecommunications, Internet, power, or other infrastructure; failure or disruption of Blockchain networks, protocols, or validators; cyberattacks, hacking, or security breaches; failure or disruption of Third-Party Provider services; and any other event beyond the Company's reasonable control.

23.2 During a Force Majeure Event, the Company's obligations under these Terms shall be suspended to the extent affected by the Force Majeure Event, and the time for performance shall be extended accordingly.

24. GOVERNING LAW AND DISPUTE RESOLUTION

24.1 Governing Law. These Terms, and any dispute or claim arising out of or relating to the Services or these Terms (including non-contractual disputes or claims), shall be governed by and construed in accordance with the laws of the Republic of Panama, without regard to conflict of law principles.

24.2 Exclusive Jurisdiction. You agree that any dispute, claim, or controversy arising out of or relating to these Terms or the Services shall be subject to the exclusive jurisdiction of the courts of the Republic of Panama. You irrevocably submit to the exclusive jurisdiction of such courts and waive any objection to the exercise of jurisdiction over you by such courts and any objection to venue in such courts.

24.3 Informal Resolution. Before initiating any formal dispute resolution proceeding, you agree to first contact the Company at [*Support Email*] to attempt to resolve the dispute informally. The Company is committed to addressing your concerns in a fair and timely manner.

24.4 Waiver of Class Actions. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, YOU AGREE THAT ANY DISPUTE RESOLUTION PROCEEDING WILL BE CONDUCTED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE ACTION. YOU WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS ACTION OR CLASS-WIDE ARBITRATION.

24.5 Equitable Relief. Nothing in this Section 23 shall limit the Company's right to seek injunctive or other equitable relief in any court of competent jurisdiction to protect its Intellectual Property rights or to prevent irreparable harm.

24.6 Improperly Filed Claims. All claims against the Company must be brought in accordance with this Section 23. Claims filed contrary to this Section shall be considered improperly filed and a breach of these Terms. The Company reserves the right to recover reasonable legal costs where it has provided written notice of an improperly filed claim and you have failed to promptly withdraw it.

25. ELECTRONIC COMMUNICATIONS

25.1 Electronic Agreement. You acknowledge and agree that these Terms are entered into electronically. Creating an Account, clicking "I Agree," or otherwise indicating your acceptance constitutes your electronic signature to these Terms and any related agreements, with the same legal effect as a handwritten signature.

25.2 Electronic Communications. You consent to receive communications from the Company electronically, including: these Terms and any amendments, modifications, or supplements; transaction records and account statements; disclosures, notices, and other information required by Applicable Law; customer service communications, including communications regarding errors or unauthorized transactions; and any other communications relating to the Services or the Company.

25.3 Delivery of Communications. Communications may be delivered to you via the email address, phone number, or other contact information you provide, including through automated or pre-recorded messages, email, text messages, or notifications through the Platform. Standard telephone and messaging charges may apply.

25.4 Technical Requirements. To access and retain electronic communications, you will need: a device capable of accessing the Internet; a compatible web browser or application; and a printer or other means of retaining documents.

25.5 Withdrawal of Consent. The Services do not support delivery of communications in paper or non-electronic format. If you withdraw your consent to receive electronic communications, your access to the Services may be terminated. To withdraw consent, please contact us at *[Support Email]*.

26. AMENDMENTS TO THE TERMS

26.1 The Company may update, modify, or amend these Terms from time to time in its sole discretion. Any changes will become effective upon posting to our website, as indicated by the updated date at the top of these Terms.

26.2 Where required by Applicable Law, the Company will provide advance notice of material changes. The most current version of these Terms will always be available on our website.

26.3 Your continued use of the Services after the effective date of any amendment constitutes your acceptance of the amended Terms. If you do not agree to any amendment, you must stop using the Services.

26.4 You may not modify these Terms, and any purported modification by you shall be void and of no effect.

27. CONTACT DETAILS

27.1 If you have any questions, concerns, or complaints regarding these Terms or the Services, please contact us at:

COREACCESS SOLUTIONS S.A.

World Trade Center, 7th Floor
53E Street, Marbella, Bella Vista
Panama City, Republic of Panama
Registration Number: 155771915

27.2 Complaints. If you have a complaint regarding the Services, please contact us at contact@coreaccess.solutions. We will endeavor to address your complaint promptly and fairly.

28. MISCELLANEOUS

28.1 Entire Agreement. These Terms, together with the Privacy Policy and any other agreements incorporated by reference, constitute the entire agreement between you and the Company with respect to the Services and supersede all prior agreements, representations, and understandings, whether written or oral.

28.2 Severability. If any provision of these Terms is found to be invalid, illegal, or unenforceable by a court or other tribunal of competent jurisdiction, such provision shall be modified to the minimum extent necessary to make it valid, legal, and

enforceable, or if modification is not possible, shall be severed from these Terms. The invalidity, illegality, or unenforceability of any provision shall not affect the validity, legality, or enforceability of the remaining provisions, which shall continue in full force and effect.

28.3 No Waiver. The Company's failure to exercise or enforce any right or provision of these Terms shall not constitute a waiver of that right or provision. Any waiver of any provision of these Terms shall be effective only if in writing and signed by the Company.

28.4 Assignment. You may not assign, transfer, or delegate any of your rights or obligations under these Terms without the Company's prior written consent. The Company may assign, transfer, or delegate any of its rights or obligations under these Terms without your consent. These Terms shall be binding upon and inure to the benefit of the parties and their respective successors and permitted assigns.

28.5 No Third-Party Beneficiaries. These Terms are for the benefit of the parties hereto and are not intended to confer any rights or benefits on any third party, except as expressly provided herein.

28.6 Relationship of the Parties. Nothing in these Terms shall be construed to create any partnership, joint venture, agency, employment, or fiduciary relationship between you and the Company. Neither party has the authority to bind the other or to incur any obligation on behalf of the other.

28.7 Third-Party Links. The Platform may contain links to third-party websites or content provided for your convenience. Such links do not constitute an endorsement by the Company of the linked site or its content. The Company has no control over third-party sites and is not responsible for their accuracy, completeness, legality, or any other aspect. You access such sites at your own risk.

28.8 Language. These Terms are drafted in the English language. If these Terms are translated into any other language, the English language version shall prevail in the event of any conflict or inconsistency.

28.9 Headings. The headings in these Terms are for convenience only and shall not affect the interpretation of these Terms.

28.10 Survival. The provisions of these Terms that by their nature should survive termination shall survive termination, including Sections 1, 8, 9, 10, 13, 14, 15, 16, 17, 19, 20, 21, 22, 23, and 27.

28.11 Notices. All notices, requests, demands, and other communications under these Terms shall be in writing and shall be deemed to have been duly given: (a) when delivered personally; (b) when sent by email, upon confirmation of receipt; or (c) when sent by registered or certified mail, return receipt requested, upon receipt. Notices to the Company shall be sent to the address set forth in Section 26. Notices to you shall be sent to the email address or other contact information you have provided.

28.12 Export Controls. You agree to comply with all applicable export control laws and regulations, including those of the Republic of Panama, the United States, and any other relevant jurisdiction. You shall not export, re-export, or transfer any software, technology, or technical data obtained through the Services to any country, entity, or person prohibited by Applicable Law.

28.13 Government Users. If you are a government entity or are using the Services on behalf of a government entity, you acknowledge that the Services are provided as "commercial items" as defined in applicable regulations, and the government's rights with respect to the Services are limited to those rights customarily provided to the public.