

## CANADIAN FIAT PURCHASE LIMITED OFFER CAMPAIGN

To participate in the Limited Offer, you must satisfy the eligibility criteria and meet the requirements set out below:

- 1) Sign up for the Crypto.com App using the referral code 8K2Q66\* during the Sign Up Period;
- 2) Perform your first ever deposit of CA\$ in your fiat wallet and deposit at least CA\$50 from your bank account via e-Transfer in this first transaction before the Campaign Deadline; and
- 3) Perform a purchase of cryptocurrency of at least CA\$50 using your CAD fiat wallet by the Campaign Deadline.

(an “**Entry**”).

The “**Sign Up Period**” begins on 20 July 2023, at 07:00 UTC and ends on 3 August 2023, at 23:59 UTC. The “**Campaign Deadline**” is 24 August 2023, at 23:59 UTC.

\*Users who have already registered to use the Crypto.com App without previously entering a referral code at the time of signing up may retrospectively use the above referral code and qualify for this Limited Offer in the event that less than five (5) calendar days has elapsed since their approval to use the Crypto.com App.

### Rewards

The Reward is as follows: 10% rebate on your first purchase of cryptocurrency, up to a maximum of CAD\$5 in rebate. The Reward will be paid in CRO.

The Reward will be distributed to the first one thousand (1000) eligible Entrants who sign up during the Sign Up Period and complete the requisite transactions by the Campaign Deadline.

### Disclosure

Crypto.com’s Main App and Exchange are offered through Foris DAX, Inc. Foris DAX, Inc. has filed an application for registration as a restricted dealer in certain Canadian jurisdictions but has not yet obtained registration. Until such time as Foris DAX, Inc. obtains registration, Foris DAX, Inc. has agreed to abide by the terms of an undertaking available at the following [link](#).



**Official Rules for the Canadian Fiat Purchase Limited Offer Campaign**  
**OFFICIAL RULES FOR LIMITED OFFER**

Foris DAX, Inc. (“**Crypto.com**”) will conduct the offer (the “**Offer**”) substantially as described in these rules. By entering or participating, each entrant or participant (“**Entrant**”) agrees unconditionally to be bound by these official rules (the “**Official Rules**”) and the decisions of Crypto.com, which are final and binding in all respects to the Offer. Receiving any Reward is contingent upon fulfilling all requirements set forth herein.

**OFFER VOID WHERE PROHIBITED BY LAW OR RESTRICTED BY LAW.**

**PLEASE READ THESE RULES FULLY AND CAREFULLY. THESE RULES CONTAIN A BINDING ARBITRATION PROVISION AND A WAIVER OF YOUR RIGHTS TO CLASS OR REPRESENTATIVE ACTIONS.**

By entering the Offer, Entrant:

- (A) Agrees to be bound by these Official Rules and by the interpretation of these Official Rules by Crypto.com and by the decisions of Crypto.com, which are final and binding in all respects;
- (B) Acknowledges compliance with these Official Rules; and
- (C) Agrees to comply with any and all applicable federal, state, and local laws, rules and regulations. Receiving the Reward (defined below) is contingent upon fulfilling all requirements set forth in these Official Rules.

**Sponsored and Administered by:** Foris DAX, Inc.

**1. Eligibility:**

- a. General Eligibility: Unless otherwise specified, the Offer is open only to persons: (i) who are eighteen (18) years of age or older at the time of entry; and, (ii) who are residents of Canada according to their registration with Crypto.com. **VOID WHERE PROHIBITED.**
  - i. Individuals Excluded From Entry: Employees, officers and representatives, and the immediate family members of such employees, officers and representatives (i.e., parent, spouse, siblings, children, grandparents, step-parents, step children and step siblings, and their respective spouses, and those living in the same household, whether or not related) of Crypto.com or its affiliated companies, parent companies, subsidiaries, participating promotional partners, advertising and promotion agencies, webmasters and any company involved in the creation, design, execution, production, or fulfillment of the Offer (collectively, the “**Offer Entities**”), are not eligible to enter.
- b. Additional Eligibility Requirements. Prior to being eligible to receive any Reward, a Recipient (as defined below) must provide Crypto.com with any information or certifications needed by Crypto.com, in its judgment. Without limiting the foregoing, a Recipient may be required to sign a copy of these Official Rules, to complete and sign a Declaration of Compliance, Liability, and Publicity Release (except where prohibited by law), and provide any other document that Crypto.com determines is required, necessary or appropriate, in its judgment, to confirm the

Recipient's eligibility and for tax reporting or other purposes. If the Recipient fails to satisfy these conditions within five (5) days of the notice that such person has been selected, that Entrant will not be eligible for the Reward, and an alternate Entrant will be selected, as described in "Entrant Selection and Notification" clause below. **VOID WHERE PROHIBITED.**

**2. Acceptance of Rules:** By entering the Offer, Entrant: (a) agrees to be bound by these Official Rules and by the interpretation of these Official Rules by Crypto.com and by the decisions of Crypto.com, which are final and binding in all respects; (b) acknowledges compliance with these Official Rules; and (c) agrees to comply with any and all applicable federal, state, and local laws, rules, and regulations. Winning the Reward (defined below) is contingent upon fulfilling all requirements set forth in these Official Rules. **VOID WHERE PROHIBITED.**

**3. Campaign Period:** The "**Sign Up Period**" begins on 20 July 2023, at 07:00 UTC and ends on 3 August 2023, at 23:59 UTC. The "**Campaign Deadline**" is 24 August 2023, at 23:59 UTC. Entry methods for the Offer will be specified by Crypto.com. Sign ups must be completed during the Sign Up Period and the required transactions must be completed before the Campaign Deadline in order to be eligible for the Offer. Crypto.com shall have the sole and final decision regarding timekeeping for entry in the Offer. Normal time rates, if any, charged by the Entrant's Internet service or mobile provider will apply.

- a. Registration of a Crypto.com App Account. To enter the Offer, Entrants must apply for a Crypto.com App account and successfully complete all know-your-customer (KYC) processes. Crypto.com shall have the sole and final decision regarding timekeeping for entry in the Offer. Normal time rates, if any, charged by the Entrants' Internet service or mobile provider will apply.
- b. Complete and Truthful Entries. When submitting an entry, Entrant is required to provide complete and truthful information. Entries that are incomplete, illegible, corrupted, false, lost, late, or misdirected, deceptive, or otherwise not in compliance with the Official Rules may be disqualified from the Offer at Crypto.com's sole and absolute discretion. Entries submitted by persons who do not meet the eligibility requirements (including all requirements with respect to age and residence) are void.
- c. Use of Automation for Repetitive Entries. The use of any scripts, computer programs, robotic repetitive, macro, automatic, programmed, or similar automated entry methods or agents to submit entries will void all entries submitted by that person or that person's agents. Crypto.com will disqualify any entry from individuals who do not meet the eligibility requirements.
- d. Eligible Entries. All entries submitted in compliance with these Official Rules and not disqualified or void are considered "**Eligible Entries.**" All entries are the property of Crypto.com. Any trades that are executed through bad trading practices in Crypto.com's absolute opinion, including but not limited to wash trades, false trading, self-dealing, or trades that display any attributes of market manipulation ('disqualified trades'), will not be counted towards the Entrant's transaction volume.
- e. Number of Entries. One (1) Entry per person. Multiple entrants are not permitted to share the same email address and/or user account. Any attempt by any person to enter the Offer more than once using multiple/different email addresses, identities, registrations and logins, or any other methods will void that entrant's entries and that entrant may be disqualified. Use of any

automated system to participate is prohibited and will result in disqualification. Crypto.com and its affiliates, and their respective officers, directors, employees, contractors and agents are not responsible for lost, late, incomplete, invalid, unintelligible or misdirected registrations, which will be disqualified.

**4. Offer Rewards:** To participate in the Offer, you must satisfy the eligibility criteria and meet the requirements set out below:

- 1) Sign up for the Crypto.com App using the referral code 8K2Q66\* during the Sign Up Period;
- 2) Perform your first ever deposit of CA\$ in your fiat wallet and deposit at least CA\$50 from your bank account via e-Transfer in this first transaction before the Campaign Deadline; and
- 3) Perform a purchase of cryptocurrency of at least CA\$50 using your CAD fiat wallet by the Campaign Deadline.

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\*Users who have already registered to use the Crypto.com App without previously entering a referral code at the time of signing up may retrospectively use the above referral code and qualify for this Limited Offer in the event that less than five (5) calendar days has elapsed since their approval to use the Crypto.com App.

**5. Rewards:** The Reward(s) of the Offer will be specified by Crypto.com (the “**Reward**”). The total approximate total retail value of the Reward(s) is as specified by Crypto.com. This Limited Offer is being run across multiple jurisdictions and Recipients will include participants on a global basis. Rewards shall be as determined by Crypto.com in its sole, absolute, and final discretion and are non-transferrable.

- a. Token Reward. The Reward will be issued to the eligible Entrant’s Crypto.com App account in CRO.
- b. Unavailability of Reward. If for any reason the Reward(s), or any part of Reward, is unavailable or related event is delayed, canceled, or postponed, or for any other reason, Crypto.com reserves the right to modify the Reward in its sole discretion and award a substitute Reward, or portion of Reward, of comparable or greater value as set forth in these Official Rules. No substitution, transfer, assignment, or cash equivalent of the Reward, or any portion thereof, is permitted by the Recipient.
- c. Inability to Accept Reward. Crypto.com and the Offer Entities shall have no responsibility or obligation to a Recipient who is unable or unavailable to, or who does not for any reason, accept or utilize a Reward. In the event a Recipient cannot accept the Reward, an alternate Recipient will be drawn from all remaining Eligible Entries.
- d. Costs and Expenses Associated with Reward. All costs and expenses not specifically listed above as part of the Reward are solely the Recipient’s responsibility. Recipient agrees to comply with any additional terms and conditions applicable for receiving the Reward.

- e. Reward(s) Provided “As-Is”. The Reward(s) are provided “as-is.” Entrants acknowledge that Crypto.com and the Offer Entities have neither made nor are in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to the Reward(s), including any implied warranty of merchantability of fitness for a particular purpose. Any Reward(s) pictured in advertising and other Offer materials are for illustrative purposes only.
- f. Recipient Responsible for Any Applicable Tax Liability Associated Reward(s). The value of the Reward(s) may be taxable to the Recipient as income. All federal, state, and local tax liability, and any other costs and expenses associated with acceptance or use of the Reward(s) not specifically provided for in these Official Rules are solely the Recipient’s responsibility (regardless of whether the Reward, in whole or in part, is used). Recipients are solely responsible for their entry into any Offer that involves a Reward of cryptocurrency and should ensure that they understand the federal and state tax implications of receiving cryptocurrency as a Reward.

**6. Entrant Selection and Notification:** The potential “Recipient(s)” of the Reward in the Offer will be determined according to the method specified by Crypto.com in Crypto.com’s sole and exclusive discretion.

- a. Notification of Recipient. The Reward will be awarded to the authorized account holder of the email address submitted with the entry regardless of the individual who submitted the entry. The authorized account holder is the person who is assigned to the e-mail address by an Internet service provider or other organization that is responsible for assigning e-mail addresses or the domain names associated with e-mail addresses. Each potential Recipient will be notified, within ninety (90) days (or such other time specified by Crypto.com) of the end of the Campaign Period, by email (at the email address provided with the entry), by phone (at the phone number provided with the entry), or such other method specified by Crypto.com, and will be required to confirm their email address and/or phone number.
- b. Publicity of Recipient. Additionally, Crypto.com and the Offer Entities reserve the right to make a public announcement, announcing the Recipient on either the Crypto.com website, through the Crypto.com App, or in any manner (including, without limitation, social media (e.g., Facebook®, Instagram®, Twitter®, Youtube®)), which they deem appropriate.
- c. Failure of Recipient to Respond to Notification of Selection. If the Recipient cannot be reached after a reasonable effort has been exerted and/or fails to respond to confirm their email address within one (1) day (or such other time specified by Crypto.com) from when the initial notification email is sent, the Recipient forfeits the Reward, and an alternate Recipient may be selected.
- d. Alternative Recipient. If the alternate Recipient does not comply with these Official Rules or is otherwise unable to accept the Reward, the Reward is forfeited and another alternate Recipient will be selected. This Recipient selection and notification process shall be continued until a Recipient is confirmed. If the Reward or a Recipient notification is returned as undeliverable, the Reward will be forfeited and an alternate Recipient will be selected.

**7. Recipient Verification:** The Recipient may be required to prove eligibility, including, without limitation, proof of age, residence, and identity, which may include submitting a copy of his/her passport

or similar government issued identification within twelve (12) hours after being notified of being a potential Recipient.

- a. Official Confirmation of Recipient. The Recipient (or any alternate Recipient if one must be selected) is not official and shall not be confirmed as the Recipient until he/she has provided information and completed, signed and returned all documentation required by Crypto.com, in its sole judgment.
- b. Recipient Obligations. Recipients may be required to sign and return (1) a Declaration of Compliance, Liability, and Publicity Release (except where prohibited), (2) a Waiver and Release from Liability, and (3) any other document Crypto.com determines is required, necessary or appropriate, in its judgment, to confirm the Recipient's eligibility and for tax reporting purposes. Each of these items must be received by Crypto.com within five (5) days of the date notice or attempted notice is sent, in order to claim the Reward. If, at any time, (i) Crypto.com determines that any Recipient is not eligible to participate in the Offer, or (ii) a person whose name is drawn refuses to accept the selection as Recipient, or (iii) a person whose name is drawn cannot or does not complete the eligibility requirements, including without limitation a failure to sign and return the required documents described above or provide any other requested information within the required time period, or (iv) the Recipient (or any alternate Recipient) cannot be contacted, then that person will be ineligible to receive the Reward(s) In the event that a potential Recipient is disqualified or ineligible for any reason, the potential Recipient forfeits the Reward, and all privileges otherwise due as a Recipient shall be terminated and an alternate Recipient will be chosen by the same drawing method from among all of the remaining Eligible Entries.
- c. Delay of Confirmation or Announcement of Recipient. Provided that the Recipient is in compliance with the Official Rules and after having successfully proven eligibility, the Recipient will be officially confirmed as the Recipient. Crypto.com expressly reserves the right to delay the announcement of the Recipient for any reason it deems necessary. In addition, Crypto.com reserves the right to select an alternate Recipient in the event that any Recipient fails to comply with these Official Rules.

**8. LIMITATION OF LIABILITY:** THE REWARD IS OFFERED AND PROVIDED "AS-IS" WITH NO WARRANTY OR GUARANTEE BY CRYPTO.COM OR ANY OFFER ENTITY, EITHER EXPRESS OR IMPLIED. IN NO EVENT WILL CRYPTO.COM OR ANY OFFER ENTITY BE LIABLE TO ENTRANT FOR ANY DIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, PUNITIVE, OR CONSEQUENTIAL DAMAGES (INCLUDING LOSS OF USE, DATA, BUSINESS, OR PROFITS) ARISING OUT OF OR IN CONNECTION WITH ENTRANT'S PARTICIPATION IN THE OFFER, WHETHER SUCH LIABILITY ARISES FROM ANY CLAIM BASED UPON CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE, AND WHETHER OR NOT CRYPTO.COM AND/OR OTHER OFFER ENTITIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGE. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

**9. Indemnification.** By entering the Offer, Entrant agrees to indemnify, defend, and hold harmless Crypto.com and any other Offer Entities from any and all liability, for any claims, damages, injuries, or losses of any kind, and to release all rights to bring any claim, action, or proceeding arising out of, in connection with, or relating to (i) participation in the Offer; (ii) without limitation, death, or property damage, arising directly or indirectly from the acceptance, possession, misuse, or use of the Reward(s)

(iii) defamation, violation of publicity rights, or invasion of privacy in connection with the Offer or acceptance and use of the Reward(s); and (iv) copyright infringement, trademark infringement, or any other intellectual property-related cause of action arising from or related to the Offer, the Reward(s), or Crypto.com's advertising and marketing related to the Offer, Entrants, or the Recipient, in all cases, including but not limited to: (a) unauthorized human intervention in the Offer; (b) technical errors related to computers, servers, providers, telephone, or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration of the Offer or the processing of entries; or (f) injury or damage to persons or property (including to any computer or mobile device systems resulting from participation in or accessing or downloading information in connection with the Offer), which may be caused, directly or indirectly, in whole or in part, from Entrant's participation in the Offer or receipt or use of any Reward(s). Entrant assumes all liability for any injury or damage caused, or claimed to be caused, by participation in the Offer, or the acceptance, receipt, or use of the Reward(s) or any Reward component. Entrant further agrees that in any cause of action, Crypto.com and/or the Offer Entities' liability will be limited to the value of the Reward, and in no event shall the Offer Entities be liable for attorney's fees.

**10. No Assumption of Responsibility.** Crypto.com and the Offer Entities assume no responsibility for and will disqualify entries that are: stolen, late, lost, illegible, incomplete, invalid, unintelligible, altered, tampered with, unauthorized, fraudulent, damaged, destroyed, delayed, misdirected, not delivered, not received, or that have incorrect or inaccurate entry information, whether caused by any of the equipment or programming associated with or utilized in the Offer, or by any human, mechanical, or electronic error that may occur in the processing of the entries in the Offer, or other errors appearing within the Official Rules or in the Offer-related advertisements. Crypto.com and the Offer Entities assume no responsibility for any typographical or other error in the printing of the offer, administration of the Offer, errors in processing entries, identifying the Recipient, in the announcement of the Reward(s) and Recipient the delivery of the Reward(s), any problems or technical malfunction of any telephone network or lines, computer systems, online systems, servers or providers, computer equipment, software, failure of any email or players on account of technical problems or traffic congestion on the Internet or on any website including Crypto.com, or any combination thereof, including, without limitation, any injury or damage to Entrant's or any other person's computer system/software related to or resulting from participation in, uploading any materials or downloading any materials in the Offer. Use of any device to automate or subvert entry is prohibited and any entries received by such means will be void. Crypto.com reserves the right in its sole discretion to disqualify any person it suspects or finds (i) to have tampered with the entry process or the operation of the Offer; (ii) to be acting in a disruptive manner, or with the intent to annoy, abuse, threaten, or harass any other person; (iii) to display behavior that will bring such Recipient, Crypto.com, or the Offer Entities into disgrace; (iv) to have provided inaccurate information on any legal documents submitted in connection with the Offer; or (v) to be acting in violation of these Official Rules. ANY VIOLATION OF THESE OFFICIAL RULES BY A RECIPIENT WILL RESULT IN SUCH RECIPIENT'S DISQUALIFICATION AS A RECIPIENT OF THE OFFER AND ALL PRIVILEGES AS A RECIPIENT WILL BE IMMEDIATELY TERMINATED.

**11. Grant of Rights.** Except where prohibited by law, by entering the Offer and/or winning the Reward, Entrant irrevocably consents to the use of his or her name, image, photograph, likeness, biographical information, entry, statements attributed to Entrant (if true), and any video footage related to the Reward, for all Offer Entities' advertising, promotional, or other commercial purposes in all media now or hereafter known, worldwide and in perpetuity without additional compensation and additionally consents to the Offer Entities putting their name on a Recipient's list. Please note that Crypto.com may not acknowledge or return any entries.



- a. Intellectual Property. By submitting an entry, Entrant agrees to Crypto.com's general terms regarding intellectual property available at [https://crypto.com/document/mco\\_services](https://crypto.com/document/mco_services). Specifically, Entrant represents and warrants to Crypto.com that they have the rights, authorisations, and licences to all the content they share with Crypto.com via any platform. This includes, but is not limited to, getting the owner's consent before sharing third-party content and/or not infringing (or causing Crypto.com to infringe) any third-party rights, including third-party intellectual property rights. Entrant grants to Crypto.com a perpetual, non-exclusive, transferable, sublicensable, royalty-free, worldwide license to use, copy, modify, distribute, publish, and process the content they share with Crypto.com (including their intellectual property) without any further consent, notice, and/or compensation to them or to others for any purpose. Entrant can end this licence by deleting such content and notifying Crypto.com at [contact@crypto.com](mailto:contact@crypto.com). Entrant further agrees to hold Crypto.com harmless against any liability, claims, or demands arising from the content they share with Crypto.com.
- b. Right of Publicity. By submitting an entry, Entrant agrees to Crypto.com's use of their name, address, likeness, or Reward information for promotional purposes in any medium without additional compensation to the extent permitted by law.

**12. General Terms; Force Majeure.** The Offer Entities are not responsible if the Offer cannot take place, or if the Reward(s) cannot be awarded due to delays, interruptions, or failures due to acts of God, war, natural disasters, weather, acts or threats of terrorism, global pandemic, local epidemics, strikes, lockouts, labor disputes, work stoppages, fire, acts of government, or other events outside of the reasonable control of the Offer Entities.

- a. Right to Terminate. If, for any reason, the Offer is not capable of running as planned, including, without limitation, due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the reasonable control of the Offer Entities, which, in Crypto.com's sole determination, corrupts or affects the administration, security, fairness, integrity, or proper conduct of the Offer, Crypto.com reserves the right, in its sole discretion, to cancel, terminate, modify, or suspend the Offer or any part of the Offer. If the Offer or any part of the Offer is terminated or modified prior to the closing of the Campaign Period, notice will be posted on Crypto.com. Crypto.com reserves the right to modify and amend these Official Rules from time to time during the Campaign Period for clarification purposes.
- b. Reservation of Rights. ANY ATTEMPT BY ANY PERSON TO DELIBERATELY DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE OFFER MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAW AND SHOULD SUCH AN ATTEMPT BE MADE, CRYPTO.COM RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.
- c. Severability. The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Crypto.com's failure to enforce any term of these Official Rules will not constitute a waiver of that term or any other provision of these Official Rules. Entrant agrees to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in

any manner the meaning or intent of these Official Rules or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in the Offer-related materials, privacy policy, or terms of use on a website and/or the Terms and Conditions of these Official Rules, the Official Rules shall prevail, govern, and control, and the discrepancy will be resolved in Crypto.com's sole and absolute discretion.

- d. **Risk:** Nothing contained herein shall be construed to be financial advice. Purchasing cryptocurrencies involves a high degree of risk and there is always the possibility of loss, including the loss of all staked digital assets. Please seek professional advice before making any financial, investment, or trading decisions.

**13. Privacy:** By participating in the Offer, the participant acknowledges having read the Crypto.com Global Marketing Privacy Notice, which is published at <https://crypto.com/privacy/marketing> and acknowledges that Crypto.com will use the information provided for the purposes of identity verification, assessing the participant's eligibility to participate in the Offer, and prize redemption. Among other things, the information the participant provides may be used for sending participant company updates and announcements about Crypto.com and its products and/or services following the applicable requirements.

**14. Binding Arbitration:** The laws of the province or territory in Canada where you live or where you most recently lived and the Applicable Laws of Canada applicable therein apply to these Terms.

This clause governs any dispute, controversy or claim arising out of, in connection with, or relating to these Terms, including, but not limited to, the formation, execution, validity, application, interpretation, performance, breach, termination or enforcement of these Terms (a "Dispute"). You may assert your Dispute in small claims court if your Dispute qualifies for the small claims court in the Canadian province in which you reside. You may also bring your Dispute to court if the laws of the Canadian Province in which you reside permit or require you to resolve your Dispute in court notwithstanding your agreement to arbitration. In particular, you are not required to arbitrate any consumer claim excluded by operation of statute from arbitration.

In the event that your Dispute does not qualify for small claims court and the laws of the Canadian Province in which you reside do not permit or require you to resolve your Dispute in court, any Dispute shall be submitted to final and binding arbitration and the following provisions shall apply. Any Dispute commenced by Crypto.com shall also be governed by this arbitration clause, unless you are a Quebec consumer, as such term is defined under the Consumer Protection Act (CQLR c P-40.1), in which case this provision does not apply to you.

The arbitration shall be conducted pursuant to the Alternative Dispute Resolution Institute of Canada's Arbitration Rules (the "Rules") in force at the time the Dispute is submitted to arbitration. Unless otherwise agreed in writing, there will be one (1) arbitrator, appointed in accordance with the Rules.

The arbitrator appointed will be neutral, and you will have a reasonable opportunity to participate in the process of choosing the arbitrator. 16.1.6 If the arbitration is commenced by Crypto.com and you fail to respond, you agree that the arbitration may continue without your participation.

You may commence a claim by submitting a claim online at <https://adrchambers.com/request-a-neutral/>.

By default, the arbitration will be conducted remotely. You may also request an in-person hearing in your hometown Province or, if agreed to with Crypto.com, in another jurisdiction. Both Crypto.com and you may obtain the discovery or exchange of non-privileged information relevant to any claim.

An arbitrator's award will consist of a written statement stating the disposition of each claim. The award will also provide a concise written statement of the essential findings and conclusions on which the award is based. With respect to the cost of the arbitration, when a consumer initiates arbitration against Crypto.com, the only fee required to be paid by the consumer is \$250. All other costs will be borne by Crypto.com. Crypto.com shall pay all costs associated with any arbitration that it commences. All interim awards, partial final awards and final awards of the arbitrators will be final and binding upon the parties regarding all matters submitted to arbitration, with no rights of appeal, even on questions of law. Any interim awards, partial final awards and awards rendered by the arbitrators may be recognized or enforced by any court having jurisdiction.

We are committed to dealing with all clients in a fair, open and transparent manner. This includes responding in a timely manner to any questions or concerns about your Account or the manner in which services have been provided by us to you. We maintain an ongoing membership with the Ombudsman for Banking Services and Investments ("OBSI"). OBSI may be utilized by you if you are not satisfied with our decision with respect to a complaint. Please see here for a description of our complaint handling process and the procedure to be followed if you wish to have your complaint resolved by OBSI. By participating in the OBSI process, you do not give up your right to pursue resolution by other means. In the event you pursue other legal action or dispute resolution options, the below provisions will apply.

**15. Governing Law:** The laws of the province or territory in Canada where you live or where you most recently lived and the applicable laws of Canada applicable therein apply to these Terms. Void where prohibited by law. All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of the Entrant and Crypto.com in connection with the Offer, shall be governed by, and construed in accordance with, the laws of Ontario, Canada without regard to any choice or conflict of laws rules.

**16. Accessibility of Official Rules and Recipients List:** The terms and conditions relating to validly submitting an entry to the Offer are available separately via the relevant campaign blog post. Where required by law, Crypto.com will provide the name of Recipient(s) to those who request it. Requests for the list of Recipients shall be emailed to Crypto.com at [contact@crypto.com](mailto:contact@crypto.com) within twenty-eight (28) days of the end of the Campaign Period start date.

**17. Social Media:** By submitting an entry, Entrant agrees to a complete release of Facebook®, Instagram®, Twitter®, YouTube®, and/or any other social media platform used to promote or enter into the Offer and acknowledges that the Offer is in no way sponsored, endorsed, administered by, or associated with Facebook®, Instagram®, Twitter®, YouTube®, and/or any other social media platform. Further, Entrant agrees to abide by any and all, if any, requirements imposed by any social media platform used to promote or enter into the Offer.

**18. No Financial Advice or Recommendations.** Nothing contained herein shall be construed to be financial advice. Nothing contained herein shall constitute a solicitation, recommendation, endorsement, or offer by Crypto.com to invest, buy or sell any digital assets. Purchasing cryptocurrencies and digital assets involves a high degree of risk and there is always the possibility of loss, including the loss of all or of a substantial amount of your initial purchase price. Please seek professional advice before making any financial, investment or trading decisions.

**19. Entire Agreement.** These Official Rules constitute the entire agreement between the Crypto.com and Entrant.