CRYPTO.COM WALLET TERMS & CONDITIONS

IMPORTANT – PLEASE READ CAREFULLY

Last update: 27 October , 2026

1. Terms and Conditions for the CRYPTO.COM Wallet. This document constitutes the agreement ("**Agreement**") outlining the terms and conditions between you and Foris DAX Inc. ("**Foris**") for the use of the CRYPTO.COM Wallet ("**USD Account**", which is not a deposit account as detailed in Section 3). Your use of the Crypto.com services ("**CDC Services**"), including the mobile applications and websites through which CDC Services are offered (collectively the "**App**"), is governed by the Crypto.com App U.S. Terms and Conditions ("**App T&C**"), as amended from time to time, which are incorporated herein by reference. Defined terms used herein not otherwise defined shall have the same meanings as in the App T&C. Defined terms used herein not otherwise defined shall have the same meaning as in the App T&C.

By accepting and/or using the USD Account, you agree to be bound by the terms and conditions contained in this Agreement, and the App T&C. If there is any conflict between this Agreement and the App T&C, this Agreement shall control.

The customer service telephone number is 1-888-824-8817. "**You**" and "**your**" means the person or persons who have received the USD Account and who are authorized to use the USD Account as provided for in this Agreement. "**We**", "**us**", and "**our**" mean Foris. The USD Account is non-transferable, and it may be canceled, repossessed, or revoked by us at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

2. Collection of Personal Information. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who obtains a USD Account. What this means for you: When you apply for a USD Account, we will ask for your name, address, date of birth, social security number or country identification number, and other information that will allow us to identify you. We also may ask to see your driver's license or other documentation bearing your photo as verification of your identity. You hereby represent and warrant that any and all information provided to us is always complete, accurate, up to date in all respects, and that in the event that such information ceases to be complete, accurate and up to date, you shall provide us such revised and updated information without delay. If at any time we believe that your information is outdated or inaccurate, we may contact you and request further information or request that you go through the verification process again. Failure to provide up-to-date information may result in your inability or termination to or adversely affect your use of the USD Account. You undertake to indemnify us for any and all losses incurred as a result of your failure to provide complete, accurate and up-to-date information. In addition, funds tied to suspected illicit or illegal activity may be subject to both internal and potentially law enforcement investigation. We reserve the right to restrict or delay your access to any such funds.

For further information about how your data are used and processed, please refer to our Privacy Notice.

3. Your USD Account. THE USD ACCOUNT IS NOT A DEPOSIT ACCOUNT OR OTHER WITH A BANK OR OTHER DEPOSITORY INSTITUTION. INSTEAD, FUNDS ARE HELD FOR YOUR USE BY FORIS DAX, INC. IN

AN ACCOUNT HELD BY FORIS DAX, INC. WITH COMMUNITY FEDERAL SAVINGS BANK OR A NETWORK BANK (EACH A "DEPOSITORY INSITIUTION").

The USD Account allows you to access, load, withdraw or transfer U.S. dollar funds ("**USD Funds**"). The USD Account is a stored-value account and is not a deposit account or other account with any depository institution. We may place customer USD Account funds in permissible investments in accordance with applicable law. USD Funds in your USD Account held at Community Federal Savings Bank or an alternative Depository Institution will be placed by Crypto.com at the applicable institution in an omnibus custody account that also holds USD Funds in USD Accounts of other Crypto.com customers. Any USD Funds placed at Community Federal Savings Bank may be further placed by Community Federal Savings Bank at other FDIC member and insured depository institutions listed here (https://www.cfsb.com/fdic/) ("**Network Banks**"). The list of Network Banks is subject to change from time to time. You retain beneficial ownership of your USD Funds in the applicable account(s), but your USD Account and associated Account are not provided by, and you are not a customer of the Depository Institution or the Network Banks. **The placement of USD Funds with any bank or financial institution, including a Depository Institution, is solely for custodial and settlement purposes and does not create a deposit account or other customer relationship between you and any such institution.** In the event we choose to place your funds in permissible investments, we may place your funds with one or more other financial institutions for such purpose, including non-Depository Institutions, in which case the funds in your USD Account would not be held at a FDIC-insured institution. For clarity, we have no ownership of USD Funds in your USD Account, and our only control of or discretion over USD Funds in USD Accounts is to execute your instructions and to choose how and where your funds are placed, including whether such funds are placed in a Depository Institution or in permissible investments.

You will not receive any interest on your USD Funds, including any financial returns on any such funds placed in permissible investments. The USD Funds in your USD Account will not expire but may be subject to fees, as disclosed in Schedule A. While USD Funds in your USD Account are held at a Depository Institution or a Network Bank that is FDIC-insured, they are insured by the FDIC up to $250,000 in the event the institution fails, if specific deposit insurance requirements are met. It is your responsibility to determine if the amount of funds you have (including USD Funds held in your USD Account and other funds) at any Depository Institution or Network Bank (or any replacement Depository Institution) exceeds the maximum amount insured by the FDIC. FDIC insurance does not protect your funds in the event of the failure of Crypto.com or against the risk of theft or fraud. Digital Assets are not deposits with, held by or guaranteed by any Depository Institution, are not FDIC-insured, and are subject to investment risk, including possible loss of the principal amount invested.

4. Authorized Users. If you permit another person to have access to your USD Account, you are liable for all transactions made with the USD Account, including those initiated through peer-to-per (P2P) transfer features, and for all related fees incurred by those persons, to the extent permitted by applicable law. To cancel your USD Account, you may contact us by telephone at the toll-free number at 1-888-824-8817 or by email at https://chat.crypto.com/. If you tell us to revoke (cancel) another person's use of your USD Account, we will revoke (cancel) your USD Account. For any recurring or scheduled transfers, you must provide notice of revocation at least three business days before the next scheduled transfer date. You are wholly responsible for the use of your USD Account according to the terms of this Agreement, and other applicable laws.

5. USD Account Use. Subject to the limitations set forth in this Agreement, you may use your USD Account to: (1) add funds to your USD Account (as described in the Section below titled "Adding Funds to

Your USD Account"); (2) purchase cryptocurrency within the Crypto.com App, subject to the App T&C; (3) top up funds to your Crypto.com Visa Card subject to the applicable Crypto.com Visa Card T&Cs; (4) pay debt obligations owed on your Crypto.com Visa Signature Card in accordance with the applicable agreement; (5) transfer funds to North American Derivatives Exchange, Inc. ("**NADEX**") to transact on the U.S. Commodity Futures Trading Commission ("**CFTC**") designated contract market ("**DCM**") provided by NADEX; (6) transfer funds to transact with Foris Capital US, LLC; and (7) transfer funds to Foris DAX FCM, LLC ("**FCM**"), a registered futures commission merchant, to be held for your benefit and used by FCM in connection with your trading activity on one or more DCMs, including the acceptance, execution, clearing and settlement of orders and the satisfaction of any collateral, margin, or other financial obligations arising therefrom. To be clear, with respect to the uses specified in items (3)-(7), you are instructing Foris to transfer your funds to third-party institutions. Once transferred, such funds are no longer held by Foris and are subject to the terms, conditions, and regulatory requirements applicable to the receiving institutions. You agree that you will use your USD Account solely for your own personal use and not for any business or commercial purposes.

With respect to transfers to your account with Foris Capital US, LLC, you are the Payee as you declare that you own the account provided by Foris Capital US, LLC and you appoint Foris DAX, Inc. as your agent. Foris DAX, Inc. acts exclusively as your agent in transferring funds from the USD Account to your account with Foris Capital US, LLC.

With respect to transfers to your account with NADEX, you are the Payee as you declare that you own the account provided by NADEX and you appoint Foris DAX, Inc. as your agent. Foris DAX, Inc. acts exclusively as your agent in transferring funds from the USD Account to your account with NADEX.

You will be provided with a 14-digit Account Number once your identity has been verified. Your assigned Account Number is for the purpose of enabling electronic fund transfers to your USD Account, including direct deposits to your USD Account and authorized ACH debit transactions only. You are not authorized to use the Account Number if you do not have sufficient funds in your USD Account or to make a debit transaction with a paper check, check-by-phone or other item processed as a check. These debits will be declined and your payment will not be processed. You also may be charged an ACH Decline Fee (see the "Schedule of Fees and Charges" attached to this Agreement).

6. Relationship between Foris and Foris DAX FCM, LLC. You may instruct Foris to transfer funds from your USD Account to an account provided by FCM that is designated for your benefit, as described in Clause 5. Once your funds are transferred from your USD Account to FCM, the funds are held for your benefit by FCM. Foris's sole role with respect to such transfers is to effectuate the transfer of funds from your USD Account at your direction and after such transfer it does not hold, control, or manage any of your funds on behalf of FCM or in connection with any of your trading activity on a DCM. Once your funds are transferred from your USD Account to FCM, the use of such funds is governed by the terms of your agreement with FCM and applicable CFTC regulations, and not by this Agreement. Following such transfer, Foris does not have any obligations or liabilities to you with respect to such funds.

To be clear, Foris DAX FCM, LLC shall not render or be responsible for the rendering of, tax, legal, or trading advice; any of the research recommendations made by Foris are exclusively those of Foris, and not Foris. Moreover, Foris is registered with the National Futures Association as a guaranteed introducing broker of FCM and accordingly receives compensation in connection with transactions executed by FCMfor you. FCM does not endorse Foris or any of its trading strategies (if any).

FCM shall have a security interest in the funds you direct Foris to transfer to FCM and any funds otherwise held by FCM for your benefit ("Assets"). Foris shall not have a security interest in the Assets and FCM shall not have a security interest in any assets other than the Assets.

7. Limitations on Frequency and Dollar Amounts of Transactions. See Transaction Limits amounts set forth in Schedule B below. For security reasons, we may further limit the number or dollar amount of transactions you can make with your USD Account. Schedules B sets out the frequency and limitations of permissible transactions in your USD Account, which may be revised from time to time. Different Transaction Limits may apply when using the Crypto.com Web App, as set forth in Schedule B below.

8. Adding Funds to Your USD Account. You may add funds in USD to your USD Account at any time. You agree to meet identification requirements to complete value load transactions as may be required from time to time. You also may receive electronic fund transfers (including employer payroll transfers) to your USD Account by providing the routing number and your assigned Account Number to your employer or other payor (as described in the Section above titled "USD Account Use"). You cannot load your USD Account by check or money order. You may also add funds to your USD Account by wire transfer initiated from your external bank account. Only wire transfers initiated from your bank account are accepted. Cash and check deposits are not accepted. Funds transferred from non-U.S. bank accounts will be rejected. Only funds transferred from U.S. bank accounts are accepted.

Linked Bank Account Transfers. This Section refers to the ACH transfer service, which may also be referred to as "Linked Bank Account" in the App. By initiating a Linked Bank Account transfer, you authorize us to debit your bank account and you represent that you have sufficient funds in your bank account for such Linked Bank Account transfer. Funds added through the Linked Bank Account transfer will be available nearly instantaneously to use for the purchase of digital assets, or transfer to your segregated account at Crypto.com | Derivatives North America ("**CDNA**") for transactions on CDNA (subject to CDNA's terms and requirements for transactions). Following a Linked Bank Account transfer, you will be restricted for seven (7) business days from initiating any outgoing transfers including, but not limited to, USD withdrawals, digital asset transfers, and card top ups in an amount equivalent to the pending Linked Bank Account transfer. If a Linked Bank Account transfer fails to settle, any amount transferred to NADEX or used to purchase digital assets or used to transact on NADEX or a linked or affiliated account will be deemed an outstanding balance to be repaid. Whenever you have an outstanding balance, you will be further restricted from purchasing or selling digital assets in any linked accounts in an amount equivalent to such outstanding balance. If you initiate any Linked Bank Account transfers when you have an outstanding balance, only amounts in excess of your outstanding balance will become available to you with such amounts restricted up to seven (7) business days from outgoing transfers including, but not limited to, USD withdrawals, digital asset transfers, and card top ups. **In the event that an outstanding balance is not repaid within twenty-four (24) hours, we reserve the right to seize and/or liquidate any fiat or digital assets held in your account to repay such outstanding balance.**

Early Direct Deposit. We will make electronic fund transfers (including direct deposit payroll transfers) from your employer available to you up to three (3) business days early when we receive payment instructions before your scheduled payment date ("**Early Direct Deposit**"), but it may take up to two (2) payment cycles for Early Direct Deposit to take effect. We will make electronic fund transfers from your state government and the federal government up to five (5) business days early when we receive payment instructions before your scheduled payment date. Availability and timing of Early Direct Deposits may vary based on the payer and when we receive payment instructions.

Credit Card, Debit Card, Apple Pay. Google Pay, PayPal, and Venmo. You may also instantly add funds to your USD Account via credit card, debit card, Apple Pay, Google Pay, PayPal or Venmo. For more information on how to do this, please refer to our FAQ pages here and here. We reserve the right to change the fees and limits stated in the aforementioned FAQ pages, and the "Schedule of Fees and Charges" attached to this Agreement, from time to time with reasonable notice to you in accordance with Applicable Law. We shall not be liable for any partially completed transactions or delays in the processing of your instructions, or inability to process your instructions due to delay, failure or interruption in, or unavailability of any of the above top-up methods caused by any third parties, and which are not within our control. If your USD Account top-up is not successful for any reason (including where we and/or our third-party payment processing service providers detect potential fraud) you authorize us, in our sole discretion, to void the transaction. In such a scenario, your funds will not be deducted from the original payment instrument.

We reserve the right to cease any of the above methods of USD Account top-up at our sole discretion without notice to you where allowed by applicable law. You shall be responsible for any fees charged by your payment card issuer relating to your USD Account top-up. If you are in doubt, please check with your payment card issuer prior to executing a USD Account top-up.

9. Using Your USD Account to Get Cash. You may not withdraw cash from your USD Account. However, you may transfer funds out to your U.S. Bank Account.

10. Your Obligation for Negative Balance Transactions. Each time you initiate a transaction, you authorize us to deduct the USD Funds available in your USD Account by the amount of the transaction and all associated fees. You are not allowed to initiate a transaction that exceeds the available amount in your USD Account through an individual transaction or a series of transactions (creating a "negative balance"). Nevertheless, if any transactions cause the balance in your USD Account to go negative, you shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. You may also be liable for any related Insufficient Funds/NSF Fee(s) as set forth in the accompanying "Schedule of Fees and Charges (Schedule A)." We reserve the right to bill you for any negative balance or to recoup such negative balance from any other accounts we have issued to you, including your other linked or affiliated accounts within your Crypto.com App. You agree to pay us promptly for the negative balance and any related fees. We also reserve the right to cancel your USD Account if you create one or more negative balances with your USD Account.

11. Business Days. Our business days are Monday through Friday, excluding federal and legal banking holidays in the State of New York.

12. Preauthorized Credits. If you have arranged to have electronic fund transfers (including direct deposit payroll transfers) made to your USD Account at least once every sixty (60) days from the same person or company and you do not receive a receipt/statement (paystub), you can call us at 1-888-824-8817 or email us at https://chat.crypto.com/to find out whether or not the transfer was made.

13. Right to Stop Pre-authorized Payments. If you have told us in advance to make regular payments with your USD Account, you can stop any of these payments. Here's how: Call us at 1-888-824-8817 or email us at https://chat.crypto.com/ in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If we do not receive your request at least three (3) business days before the scheduled payment date, we may attempt, in our sole discretion, to stop the

payment. However, we assume no responsibility for our failure or refusal to do so, even if we accept your stop-payment request. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If we do not receive the written request within 14 days after you call, we may honor subsequent payments with your USD Account. Unless you tell us that all future payments to a specific recipient are to be stopped, we may treat your stop-payment order as a request concerning one specific payment only. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages to the extent provided in this Agreement or required by law. If these regular payments may vary in amount, the person you are going to pay should tell you, at least 10 days before each payment, when it will be made and how much it will be. Please note that the person you are going to pay may give you the option of receiving notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.

14. USD Account Cancellation and Suspension; Limits. We reserve the right, in our sole discretion, to limit your use of the USD Account, including canceling, reversing, suspending, limiting or prohibiting any suspicious or questionable transactions. We may refuse to issue an account, revoke account privileges or incentives or cancel your account with or without cause or notice, other than as required by applicable law. If you would like to cancel the use of your USD Account, you may do so by calling 1-888-824-8817 or emailing https://chat.crypto.com/. You agree not to use or allow others to use an expired, revoked, canceled, suspended or otherwise invalid USD Account. Our cancellation of account privileges will not otherwise affect your rights and obligations under this Agreement. If we cancel or suspend your account privileges through no fault of yours, you will be entitled to a refund as provided below in the Section titled "Amendment and Cancellation." Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited. We can waive or delay enforcement of any of our rights under this Agreement without losing them.

15. Receipts. For transfers made via the USD Account, the receipt will be available via the App.

16. Obtaining Balance and Transaction Information for Your USD Account; Periodic Statements Alternative. You should keep track of the amount of USD Funds available in your USD Account. You may obtain information about your USD Funds and the 24-month transaction record of your USD Account by calling the customer service number at 1-888-824-8817 or checking on your App or other linked apps offered by us. You also have the right to obtain a 24-month written history of your USD Account transactions by calling the customer service number, or by writing to us at Crypto.com Customer Service,110 N. College Avenue, Suite 500, Tyler, Texas 75702.

17. Confidentiality. Foris may disclose information about your USD Account or the transactions you make using your USD Account to third parties: (1) where it is necessary for completing transactions; (2) in order to verify the existence and condition of your USD Account for a third party, (3) in order to comply with government agency, court order, or other legal reporting requirements; (4) if you give Foris your written permission; (5) to our bank's employees, auditors, affiliates, service providers, or attorneys as needed; and (6) as otherwise provided in our Privacy Notice.

18. Our Liability for Failure to Complete Transactions. In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We will not be liable, for instance: (1) if, through no fault of ours or our partners, you do not have enough funds

available in your USD Account to complete the transaction; (2) if access to your USD Account has been blocked after you reported your Access Code lost or stolen; (3) if there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (4) if we have reason to believe the requested transaction is unauthorized; (5) if circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or (6) for any other exception stated in our Agreement with you.

19. In Case of Errors or Questions about your USD Account. Contact customer service at 1-888-824-8817 or through the Crypto.com App or write to Crypto.com Customer Service, 110 N. College Avenue, Suite 500, Tyler, Texas 75702 as soon as you can, if you think an error has occurred in your USD Account. ***If your USD Account receives wages, salary, or other employee compensation that are made on a recurring basis or you receive electronic fund transfers of federal payments to your USD Account, the following provisions of this Section also apply:*** We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your USD Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-888-824-8817 or through the App or write to Crypto.com Customer Service, 110 N. College Avenue, Suite 500, Tyler, Texas 75702. You will need to tell us: (1) your name and account number of your USD Account; (2) why you believe there is an error, and the dollar amount involved, and (3) approximately when the error took place. If you tell us orally, we will require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your USD Account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If you do not have wages, salary, or other employee compensation that are made on a recurring basis or federal payments (for example, Social Security benefits, tax refunds or other government payments) added to your USD Account, we may not credit your USD Account. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your USD Account. For errors involving new accounts, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation and debit your USD Account for the amount of the provisional credit. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at the customer service number. * **If your USD Account does not receive wages, salary, or other employee compensation that is made on a recurring basis or does not receive electronic fund transfers of federal payments, all of this Section applies, except we will not credit your USD Account until our investigation is complete and we have determined an error occurred.***

20. Lost or Stolen Accounts/Unauthorized Transfers. If you believe your USD Account or Access Code(s) has been lost or stolen, call 1-888-824-8817 or contact us through the Crypto.com App or write to Crypto.com App Customer Service, 110 N. College Avenue, Suite 500, Tyler, Texas 75702. You should also call the number 1-888-824-8817 or write to the address shown here if you believe an electronic transfer has been made using the information from your USD Account or Access Code(s) without your permission.

21. Your Liability for Unauthorized Transfers. You agree to exercise reasonable control over your USD Account; user ID(s); and password(s) and any other access code related to your USD Account (each, an "**Access Code**") and your USD Account. Tell us AT ONCE if you believe your USD Account or Access Code(s) has been lost or stolen. Also, if your transaction history shows transfers that you did not make, including those made with your Account Number, or you believe an electronic transfer has been made without your permission, tell us at once. Telephoning the toll-free number 1-888-824-8817 is the best way of keeping your possible losses down. You could lose all of the money in your USD Account.

The following provisions of this Section apply to all USD Accounts: You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or unauthorized use of your USD Account or Access Code(s). You also agree to cooperate completely with us in attempts to recover funds from unauthorized users and to assist in their prosecution. We may issue a replacement USD Account(s) or Access Code(s), but only after you have provided such proof and security or indemnification as we may require. In addition, you acknowledge that we may have to deactivate your USD Account to prevent future losses. If you share your USD Account(s) or Access Code(s) with another person, use of your USD Account by that person may be considered as authorized. If you authorize another person to use your USD Account or Access Code(s), you agree that you will be liable for all transactions arising from use of the USD Account or Access Code(s) by such person except as otherwise set forth in this Agreement. In all cases, our liability for an unauthorized transaction is limited to reimbursing you for the face amount of the unauthorized transaction with ***which we are at fault*** and any corresponding fees, except as otherwise required by applicable law. A transaction is unauthorized if it is not initiated by you, or you did not give permission to make the transaction. You are solely responsible for keeping the Access Code(s) and passcode for your USD Account safe and for any activity conducted under your USD Account. You will retain full liability for all losses as a result of failure to do so.

22. Other Terms. Your USD Account and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your USD Account is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law or regulation of any governmental agency, whether local, state or federal, the validity or enforceability of any other provision of this Agreement shall not be affected.

23. Amendment and Cancellation. We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law before the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your USD Account or this Agreement at any time. You also may cancel this Agreement by calling 1-888-824-8817. If you cancel your USD Account, you must zero out your USD Account balance before closing your USD Account. If your USD Account is canceled by us when your USD Account has a balance, we will send you a check in the amount of your USD Account balance at no charge. In all events, any check we send will be sent to the address we have for you in our records. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement before termination.

24. Telephone Monitoring/Recording. From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

25. No Warranty Regarding Goods and Services. We are not responsible for the quality, safety, legality, price fluctuations, or any other aspect of any goods or services you purchase with your USD Account.

26. Delivery of Electronic Communications The following E-Communication Disclosure ("**Disclosure**") applies to any and all communications or disclosures that we are legally required to provide to you in writing in connection with your USD Account and any related products and services ("**Communications**"), to the extent you have consented to receiving such Communications electronically and failure to consent will result in a declined application for a USD Account, except as provided below.

Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

● All legal and regulatory disclosures and communications associated with your USD Account and any related products or services ● Your USD Account holder Agreement and any notices about a change in terms of your Agreement ● Privacy policies and notices ● Error resolution policies and notices ● Responses to claims filed in connection with your USD Account ● Notices regarding insufficient funds or negative balances

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (2) by posting such Communications on our Crypto.com App or (3) by sending you the notice directly in an email or as an attachment.

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time by contacting us at 1-888-824-8817 or write to Crypto.com, 110 N. College Avenue, Suite 500, Tyler, Texas 75702. If you do withdraw your consent, **we will close your USD Account**, except where prohibited by law. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address (if you have elected to receive e-mail messages from us), your contact information, and other information related to this Disclosure and your USD Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through the Crypto.com App or by contacting us at 1-888-824-8817.

Requesting Paper Copies. We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to

you. To request a paper copy, contact us by calling 1-888-824-8817 or writing to Crypto.com, 110 N. College Avenue, Suite 500, Tyler, Texas 75702 or by contacting us through the Crypto.com App.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

27. Privacy Notice. Your use of the USD Account is governed by the Privacy Notice of Crypto.com. You can find the Privacy Notice at https://www.crypto.com/us/privacy.html

28. Governing Law. This Agreement shall be governed by the laws of the State of Florida.

Schedule A

SCHEDULE OF FEES AND CHARGES

State: All Eligible States and U.S. Territories

TYPE	COST	DETAILS
Adding USD Funds to Your USD Account		
- Direct Deposit Loads	No Charge	No charge to have USD Funds added to your USD Account from any third party using the provided routing and account number.
- Bank-to-USD Account Transfer	No Charge	No charge to use the Crypto.com App or Crypto.com Wallet to request USD Funds from your bank Account.
- Wire Transfer Loads	No Charge	No charge to have USD Funds added to your USD Account via Wire Transfer.
- Receive USD Funds from Cryptocurrency Sales	No Charge	No charge to add USD to your USD Account from cryptocurrency sales using the Crypto.com App to your USD Account.
Credit Card	3.99%	Note that your card issuer may impose additional fees on top of the fee charged by Crypto.com. Please consult your card issuer prior to making a top up.
Debit Card	1.49%	Note that your card issuer may impose additional fees on top of the fee charged by Crypto.com. Please consult your card issuer prior to making a top up.
Apple Pay / Google Pay	1.99%	This is a promotional rate and will remain in place until further notice.
PayPal	1.99%	This rate will remain in place until further notice.
Transferring Funds from Your USD Account		
- USD Account to Crypto.com Visa Card Transfer	No Charge	No charge to send money from your Crypto.com USD Account to your Crypto.com Visa Card.
- Transfers USD to your Bank Account via ACH	No Charge	No charge to send money from your USD Account to your external bank account.

-Purchasing Cryptocurrency	No Charge	No charge to use the USD Funds from your USD Account for purchasing cryptocurrency with Crypto.com App. However, fees may apply for the actual purchase of the currency using the Crypto.com App as detailed in the Fees and Limits section of the Crypto.com App menu.
Other Fees	**COST**	**Details**
- Monthly Fees	No Charge	No monthly charge to use the USD Account.
- Paper Statement Mailed	No charge	There will be no charge to print and mail a statement in relation to activities in your USD Account.
- ACH Return/Decline Fee	$15.00	A fee of $15.00 will be charged if you initiate an ACH bank transfer which is subsequently declined or returned.
- Inactivity Fee	$4.95	A fee of $4.95 per month of inactivity will be charged after 12 months of no customer initiated financial activity on the USD Account unless activity resumes in the USD Account. The fee will stop being charged and the 12 months will be reset once activity resumes.

Schedule B

TRANSACTION LIMITS

	Monthly (30-day rolling)	**Daily (24-hour rolling)**
Maximum Balance in the Wallet	$10,000,000	$10,000,000
Transaction Type	**Monthly (30-day rolling)**	**Daily (24-hour rolling)**
Withdrawals	Any combination of the withdrawal types listed below up to a maximum of 300 transactions per month and not exceeding $1,500,000 per month	Any combination of the withdrawal types listed below up to a maximum of 50 transactions per day and not exceeding $600,000 per day
- Transfers to the Crypto.com Prepaid Visa Card	Up to a maximum of 30 transactions per month and not exceeding $25,000 per month.	Up to a maximum of 5 transactions per day and not exceeding $10,000 per day

- ACH Debit	Up to a maximum of 10 transactions per month and not exceeding $25 per month	Up to a maximum of 3 transactions per day and not exceeding $5 per day
- Transfers to purchase cryptocurrency through the Crypto.com App	Up to a maximum of 300 transactions per month and not exceeding $500,000 per month.	Up to a maximum of 50 transactions per day and not exceeding $500,000 per day
- Transfers USD to your Bank Account via ACH (minimum $1)	Up to a maximum of 30 transactions per month and not exceeding $500,000 per month.	Up to a maximum of 5 transactions per day and not exceeding $100,000 per day.
Transfers USD to your Bank Account via Real-Time Payments (RTP) (minimum $1, maximum $75,000 per transaction)	Up to a maximum of 30 transactions per month and not exceeding $3,000,000 per month. Invitation-only VIP users: Not exceeding $7,500,000 per month.	Up to a maximum of 5 transactions per day and not exceeding $500,000 per day. Invitation-only VIP users: Not exceeding $1,250,000 per day
Transaction Type	**Monthly (30-day rolling)**	**Daily (24-hour rolling)**
Loads	Any combination of the load types listed below up to a maximum of 300 transactions per month and not exceeding $12,000,000 per month or the maximum balance at any time.	Any combination of the load types listed below up to a maximum of 50 transactions per day and not exceeding $1,600,000 per day or the maximum balance at any time.
- Direct Deposits Load	Up to a maximum of 30 transactions per month and not to exceed $1,000,000 per month.	Up to a maximum of 5 transactions per day or $100,000 per day
- ACH Transfers (Bank-to-USD Account transfers) ($20 minimum)	Up to a maximum of 30 transactions per month or $1,000,000 per month.	Up to a maximum of 5 transactions per day or $100,000 per day
- Sell Cryptocurrency to US Dollar through Crypto.com App	Up to a maximum of 300 transactions per month or $500,000 per month.	Up to a maximum of 50 transactions per day or $ 500,000 per day.

- Wire Loads (minimum $1,000)	Up to a maximum of 30 transactions per month or $10,000,000 per month.	Up to a maximum of 5 transactions per day or $1,000,000 per day.
Transaction Type	**Monthly (30-day rolling)**	**Daily (24-hour rolling)**
Linked Bank Account Transfers (Bank to USD Account transfers) (minimum $10)		
Invitation-only VIP users (effective from January 27, 2026)	Up to a maximum of 30 transactions per month or $150,000 per month	Up to a maximum of 5 transactions per day or $100,000 per day
Crypto.com Obsidian Cardholders (effective from January 27, 2026)	Up to a maximum of 30 transactions per month or $150,000 per month	Up to a maximum of 5 transactions per day or $100,000 per day
Crypto.com Icy White and Rose Gold Cardholders (effective from January 27, 2026)	Up to a maximum of 30 transactions per month or $75,000 per month	Up to a maximum of 5 transactions per day or $50,000 per day
Crypto.com Jade Green and Royal Indigo Cardholders (effective from January 27, 2026)	Up to a maximum of 30 transactions per month or $25,000 per month	Up to a maximum of 5 transactions per day or $10,000 per day
Crypto.com Ruby Steel Card Cardholders (effective from January 27, 2026)	Up to a maximum of 30 transactions per month or $25,000 per month	Up to a maximum of 5 transactions per day or $10,000 per day
Crypto.com Midnight Blue Cardholders (effective from January 27, 2026)	Up to a maximum of 30 transactions per month or $25,000 per month	Up to a maximum of 5 transactions per day or $10,000 per day
No Crypto.com Card (effective from January 27, 2026)	Up to a maximum of 30 transactions per month or $25,000 per month	Up to a maximum of 5 transactions per day or $10,000 per day

TRANSACTION LIMITS ON THE CRYPTO.COM WEB APP

Transaction/Load Type	**Daily**	**12 Months**
Cumulative Crypto and USD Loads	$10,000	$20,000