

RELIZ LTD.

**TERMS OF BUSINESS AND CLIENT
AGREEMENT**

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Client Agreement

This Agreement sets forth the terms and conditions governing your Account at "Blockfills", a trading name of Reliz Ltd. a Cayman Island Limited Corporation.

1. DEFINITIONS

A. "Access Codes"

All security identification codes and passwords.

B. "Account"

The client account with Blockfills. The end user's account (the "User").

C. "Account Balance"

The total of all deposits, interest income and expense and Realized Gains, less all withdrawals, Realized Losses and incidental Fees that are available for withdrawal.

D. "Account Currency"

The currency we use for settlement when we open your account and that you fund your account with.

E. "Affiliate"

An affiliate means, with respect to any Person, any other Person who directly or indirectly, through one or more intermediaries, controls, is controlled by, or is under common control with such Person. The term "control" means the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of a Person, whether through the ownership of voting securities, by contract or otherwise, and the terms "controlled" and "controlling" have meanings correlative thereto.

F. "Agreement"

The agreement is the Client Agreement as it may be amended or modified from time to time in accordance with its' terms.

G. "Aggregate Data"

The Data and/or other information about trading provided by the User to any platform of Blockfills, or Blockfills API, in the aggregate, so long as such Data or other information, as disclosed by Blockfills, does not identify to a third-party viewer that the source of specific trading Data is the User.

H. "Available Equity"

Total Equity less any equity held in required trading margin.

I. "Base Currency"

With respect to a Digital contract, the first currency in a digital Currency Pair, and with respect to a CFD, the settlement currency.

J. "Cash"

The balance in a User's account after all credits and debits have been made (for example in respect of closed positions, but not Unrealized Gain/Loss or Open Positions).

K. **“Collateral”**

Collateral is defined in section 15.

L. **“Confidential Information”**

Confidential Information is defined in section 20.

M. **“Contract”**

Contract is defined in section 3.

N. **“Covered Proceeding”**

This is defined in section 22.

O. **“Currency Pair”**

Two fiat or digital currencies that comprise a digital currency buy or sell.

P. **“Current Position”**

Means Total Equity less margin requirements.

Q. **“Data”**

Data and other information generated by Blockfills' Platforms and/or otherwise provided to the User by Blockfills hereunder, including, without limitation, information regarding bids, offers, pricing, spreads, trading volume, liquidity and block trades.

R. **“Deal Price”**

The deal sell price (lower of two prices set by the Platform for the same market) or the deal buy price (higher of two prices set by the Platform for the same market), as the context requires.

S. **“Delta”**

The rate of change of an Options price with respect to changes in the underlying price. For example, an Option with a Delta of +0.25 means if the underlying asset rises by 1 tick then the price of the Option will increase by 0.25 of a tick (1 tick x 0.25 of a tick).

T. **“Existing Technology”**

The software and intellectual property rights owned or licensed by Blockfills and its third-party partners, or any affiliate of Blockfills, in connection with the Platform or Platforms, which have been developed, used or operated by Blockfills.

U. **“External Feed”**

An automated price stream that requires completion of a validation check by some automated process outside the control and premises of the Blockfills Platforms.

V. **“Fees”**

Fees are defined in Section 11

W. "Floating Gain/Loss"

The total of all Open Positions on your account, Marked to Market.

X. "Governmental Authority"

Any national, federal, state, provincial, county, municipal, or local government, foreign or domestic, or the government of any political subdivision of any of the foregoing, or any entity, authority, agency, ministry or other similar body exercising executive, legislative, judicial, regulatory or administrative authority or functions of or pertaining to government, including any authority or other quasi-governmental entity established to perform any of such functions.

Y. "Blockfills Party"

Blockfills, its Platforms, its affiliates, and their respective Representatives.

Z. "IM Factor"

The percentage or multiplier specified by Blockfills (in its absolute discretion) in relation to a particular market.

AA. "Implied Volatility"

The estimated volatility of the price of the underlying market between the time of calculation and the time of expiry.

BB. "Initial Margin"

The funds required by Blockfills for a User to open (and maintain) a trade.

CC. "IP Rights"

IP rights are defined in Section 20.

DD. "Law"

All applicable laws, rules, regulations, judgements, decrees, treaties, ordinances, orders and rulings, interpretations and statements of policy, of any Governmental Authority or self-regulatory organization, authority, agency or body, in each case which has jurisdiction over Blockfills, the User, or their respective operations.

EE. "Long Position"

An Open Position that results from the purchase of the Base Currency.

FF. "Marked to Market"

The value of an Open Position calculated at the current Deal price.

GG. "Margin Requirement"

The total of all Initial Margin in respect of all Open Positions in your Account.

HH. "Maximum Net Open Position"

The maximum U.S. Dollar equivalent notional value of Open Positions in the aggregate across all Currency Pairs that may be held at any point in time. The Maximum Net Open Position is set based

upon the customers profile and Blockfills risk exposure formulas at Blockfills' sole discretion.

II. **Maximum Net Open Position By Currency**

The maximum U.S. Dollar equivalent notional value of Open Positions by currency that may be held at any point in time. The Maximum Net Open Position by currency is calculated by adding the U.S. Dollar equivalent of all currencies held by User.

JJ. **“Net Open Position”**

The calculation, by currency (and not Currency Pair), determined by adding the U.S. Dollar equivalent of all currencies owned by the User.

KK. **“Open Position”**

Whereby User executed a trade or bet and entered into a position, either long or short for which no offsetting transaction has been entered into. Open positions include Long Positions and/or Short Positions.

LL. **“Option”**

An off-exchange Option in respect of spot digital or foreign currency or CFD.

MM. **“Order”**

Is a data object that describes the User's willingness to;
(i) Buy or sell some amount of one digital currency in exchange for another Digital currency or
(ii) place a trade and which User wants the Platform or Platforms to match with other Orders or Feeds for execution.

NN. **“Person”**

A professional individual, a partnership, limited partnership, corporation, limited liability company, joint stock company, unincorporated association or organization, trust or joint venture, or a Governmental Authority or political subdivision thereof.

OO. **“Platform”**

All Blockfills trading Platform or Platforms, accessible through the internet and/or telecommunications networks and through a front-end trading or graphical user interface or API that enables authorized Persons, either directly or through an authorized third party, to enter spot digital currencies or CFD transactions.

PP. **"Realized Gain/Loss"**

The actual gain or loss resulting from closing an Open Position.

QQ. **“Representatives”**

A Person's officers, directors, members, managers, and agents.

RR. **“Risk Levels”**

Percentages calculated as (Total Equity divided by margin required) multiplied by 100.

SS. **"Short Position"**

An Open Position that results from the sale of the base currency.

TT. "Standard Size"

This is typically \$100,000 of base currency but maybe more or less than some pairs from time to time.

UU. "Total Equity"

The sum of the following;

(i) Cash; plus (ii) any positive Floating Gain/Loss; less (iii) any negative Floating Gain/Loss; plus (iv) any positive Unrealized Gain/Loss; (v) less any negative Unrealized Gain/Loss

VV. "Unrealized Gain/Loss"

The gain or loss on a closed net-based spot forex transaction that has not been reflected in your Cash until the 2nd day after the trade has been closed, excluding the day on which it was closed.

WW. "Value Date"

The day that the currency would be physically delivered (or payable) if Blockfills did not automatically roll over client's positions at the end of each business day.

XX. "Variation Margin"

The amount the User must pay Blockfills to return available equity to zero.

YY. "Variation Margin Call"

A request for payment of Variation Margin.

ZZ. "Vega"

The rate of change of the Options price with respect to changes in the Implied Volatility.

AAA. "Vega Margin"

The lot size multiplied by Vega multiplied by Implied Volatility multiplied by Volfactor.

BBB. "Volfactor"

The percentage or multiplier specified by Blockfills (in its absolute discretion) in relation to each underlying market.

2. OUR CAPACITY

Blockfills will deal with User as agent acting on the User's behalf and every Order, which Blockfills may take, is accepted and executed on that basis (although Blockfills may execute transactions on behalf of User in its own name as a matched principal).

3. SERVICES PROVIDED

Subject to the terms and conditions of this Agreement and acceptance of the User's application to open an account with Blockfills, Blockfills will open one or more accounts in the User's name and will affect cash settled and physically settled transactions with and for User in the international Over-the-Counter digital or foreign currency ("digital currency") markets and contracts for difference "CFDs" (together, "the Contracts") on a spot basis, and provide such other services and products as Blockfills may, in its sole discretion,

determine from time to time in the future. Unless expressly stated otherwise in writing, all Contracts and other transactions entered into between Blockfills and the User shall be governed by the terms of this User Agreement, as amended from time to time.

4. REPRESENTATIONS AND WARRANTIES

As of the date hereof, the date of each Contract and other transaction in the User's account and any date on which Blockfills' Digital Currency and CFD Addendum, are revised, updated or amended, the User represents and warrants to Blockfills and agrees for the benefit of Blockfills that:

- 4.1. The User is of sound mind, legal age (18 years old) and legal competence.
- 4.2. If the User is not a natural Person, (i) User is duly organized and validly existing under the applicable laws of the jurisdiction of its organization; (ii) execution and delivery of this Agreement and all Contracts and other transactions contemplated hereunder and performance of all obligations contemplated under this Agreement and all Contracts and other transactions contemplated hereunder have been duly authorized by User; and (iii) each Person executing and delivering this Agreement and all Contracts and other transactions contemplated hereunder on behalf of User performing the obligations contemplated under this Agreement and any Contract and other transaction contemplated hereunder on behalf of User, has been duly authorized by User to do so.
- 4.3. Execution and delivery by User of this Agreement and all Contracts and other transactions contemplated hereunder, and performance of all User's obligations contemplated under this Agreement, and any Contract and other transaction contemplated hereunder, will not violate any statute, rule, regulation, ordinance, charter, by-law or policy applicable to User.
- 4.4. User has full beneficial ownership of User's account. User has not granted and will not grant a security interest in User's account with Blockfills (other than the security interest granted to Blockfills hereunder) to any Person without Blockfills' prior written consent. User has full beneficial ownership of all Collateral and will not grant any security interest in any Collateral to any Person (other than the security interest granted to Blockfills hereunder) without Blockfills' prior written consent.
- 4.5. User will execute and deliver all documents, give all notices, make all filings and take such other actions as Blockfills, in its sole discretion, deems necessary or desirable to evidence or perfect any security interest in favor of Blockfills or to protect Blockfills' interests with respect to any Collateral.
- 4.6. User has read and understands the provisions contained in this Agreement, including without limitation, Blockfills' Digital Currency and CFDs Addendum and, the User will review the Agreement each time it is amended.
- 4.7. User is an eligible counterparty, wholesale or professional client.

5. CUSTOMER CLASSIFICATION

All Blockfills users are classified as Professional Wholesale Clients and the User is responsible for keeping Blockfills informed promptly of any change that may be relevant to its current categorization as a Professional Wholesale Client. Blockfills does not undertake any transactions with retail clients. Accordingly, if the User does wish to be treated as a retail client it may cease to be a customer of Blockfills either generally or in respect of a particular transaction.

6. TRADING AND SECURITY

The User authorizes Blockfills to purchase and sell physically settled and cash settled Contracts and place Contract for difference trades for the User's account in accordance with the User's instructions received through the Platform, subject to the terms of this agreement, including the applicable Addendum hereto and the User Client Application. User agrees to be conclusively responsible for any instruction received electronically that is identified with User's access codes and for any electronic, oral and written instruction (including, but not limited to, any Order). User shall promptly notify Blockfills as soon as User becomes aware or reasonably believes of any unauthorized use or misuse of the Platform, or Platforms or the Access Codes by any Person. Upon receipt of such notice from User, or if Blockfills believes that any Person is breaching the Platforms security, using the Platform without due authority, or using the Platform in a manner that is not in the best interests of the participants therein generally, or otherwise misusing the Platform, Blockfills shall have the right (but not the obligation), in its sole discretion, to take any action as it may deem

necessary to prevent such Person from accessing or using the Platform until such time as (in Blockfills' sole discretion) such breach, unauthorized use or misuse is no longer continuing or will no longer continue. User shall take all measures commercially reasonable under the circumstances to rectify such breach, use, unauthorized use, or misuse, whether requested by Blockfills or not, including immediately ceasing to access or use the Platform. Blockfills shall not be liable for any breach of Platform security or for any of the User's losses arising therefrom, except to the extent that Blockfills has committed gross negligence or engaged in willful misconduct with respect thereto.

7. USE OF THE PLATFORM

- 7.1 Blockfills shall have the right, at any time, to amend the provisions of the Agreement and the Digital Currency and CFD Addendum upon five (5) days prior notice to User; provided, however, that any amendment to the Agreement of the Digital Currency and CFD Addendum may be made effective immediately, where appropriate in Blockfills' determination, (i) to permit the Platform or Platforms, and/or Blockfills to comply with Law; or (ii) to facilitate the continued and proper operation of the Platform or Platforms without performance interruption or degradation.
- 7.2 User agrees to not make use of the Platform or Platforms in a manner that would violate the Law. The Platforms are not available for use by any Person in any jurisdiction where (by reason of the Person's domicile, status or otherwise) the availability of the Platform or Platforms is prohibited. Persons to whom such prohibitions apply must not access the Platform or Platforms.
- 7.3 Subject to the User's compliance with the terms and conditions of this Agreement, the Digital Currency and CFD Addendum, the User is granted a limited, revocable, nonexclusive, non-transferable license to access and use the Platform during the term of this Agreement, for purposes and in a manner consistent with the terms of this Agreement, Digital Currency and CFD Addendum.
- 7.4 User shall not alter, modify or manipulate the content of the Data in any way. User shall not use the Data for any purpose other than in connection with trading on the Platform. User also shall not publish or redistribute the Data, or otherwise directly or indirectly provide any third party with access to the Data (or any Data or information derived from the Data).
- 7.5 User acknowledges and agrees that the transactions the User executes through the Platform may be with Persons that are dealers in digital currency and CFDs, as applicable, and that they may engage in transactions in digital currency and/or CFDs, as applicable, before, after or simultaneously with User entry of an Order at different prices from those provided through the Platform and may have material non-public information with respect thereto.
- 7.6 User acknowledges and agrees that the transactions the User executes through the Platform will be subject to the set Blockfills Commission Fees and any bid/offer spread included in the digital currency and/or CFD pricing offered to the User through the Platform.

8. SUSPENSION OR LIMITATION

Notwithstanding any other provision of this Agreement, the User acknowledges that Blockfills shall have the right to restrict User's access to, or impose limits or suspend User's trading, or other transactions on, the Platform, either generally or in respect of specific Digital Currency Pairs, Fiat, CFDs or any other transactions, or to discontinue transmitting any or all information, or to refuse to facilitate or process any or all transactions, if in Blockfills' sole discretion any of the following circumstances occur: (i) full or partial Platform failure, including failure of the technology constituting the Platform or any of the communications links within the Platform or between the Platform and any other Person or User, or any other circumstance where it is not practicable for Blockfills to provide the Platform; (ii) a breach in the security of the Platform; a breach by the User of User's obligations under this Agreement, the Digital Currency and CFDs Addendum; (iv) in order to comply with Law; or (v) if market conditions generally, or conditions with respect to a particular Digital Currency Pair or Digital/Fiat Currency, or CFD trade render it necessary or desirable, in Blockfills' sole determination, to do so. Any actions taken by Blockfills pursuant to this section shall continue for such time, as Blockfills shall reasonably determine to be necessary or desirable. User agrees that (x) it shall be a material breach of this Agreement to evade, or attempt to evade, any suspension, restriction or limitation imposed under this section; and (y) Blockfills shall not be obligated to take any action permitted under this section. In addition, User acknowledges and agrees that only in the event any of the

circumstances in (i) through (v) in this section 8 occurs, Blockfills may cancel a transaction previously executed by User on the Platform so long as Blockfills notifies User of any such cancellation immediately and User has agreed to such cancellation after the execution thereof.

9. CONTROL OF THE PLATFORM

User acknowledges that Blockfills shall have sole discretion and control over, and the right to modify at any time, the Platform's functionality, configuration, appearance and content, including without limitation: (i) the parameters and protocols by which Orders are placed, routed, matched or otherwise processed by the Platform; and (ii) the availability of the Platform to any User or with respect to particular Digital Currency Pairs, CFDs or other transactions at any particular places, times or locations.

10. TRANSMISSION OF INFORMATION

In connection with User's of the Platform, the operation of the Platform (including the matching of bids and offers submitted, and bets placed, to the Platform by User and the formation of transactions with respect thereto) shall be based on (i) all bids, offers, Orders, bets, commands and other input information submitted by User and accompanied by a valid Access Code, in the form in which such information is received by the Platform; and (ii) transaction confirmations sent to User by the Platform reflecting transactions based on information received from User accompanied by a valid Access Code, in the form in which such confirmations are sent out by the Platform; in each case regardless of whether or not (A) such bids offers, other Orders, trades or commands or other input information were authorized by the User; (B) such information had been altered or corrupted (electronically or otherwise) prior to reaching the Platform; and (C) such transaction confirmations are altered or corrupted (electronically or otherwise) after being transmitted from the Platform. Other than information made generally available to all users of the Platform, the User shall have access only to information about the trades that User executes using the Platform. User acknowledges that Blockfills shall not have any duty to verify whether any information submitted to the Platform accompanied by a valid Access Code was authorized by User. User acknowledges that Blockfills' Parties shall not be responsible for any loss, corruption or modification of information submitted to or sent by the Platform, except to the extent that Blockfills has committed gross negligence or engaged in willful misconduct with respect thereto.

11. FEES

User shall pay Blockfills such fees and commissions (the "Fees") as set forth and agreed upon in the Electronic Trading Agreement and Fees Schedule separately provided or as set forth as Blockfills' generally advertised Fees on the Blockfills website and/or collateral materials. User shall be solely responsible for all taxes, levies or charges imposed by any Governmental Authority of any kind whatsoever with respect to the User's trading and/or the Fees paid to or owing with respect to the transactions executed by User via the Platform.

12. RISK OF TRANSACTIONS

User acknowledges that User has been informed and that User understands that (i) Blockfills is simultaneously acting as a matched, riskless principal to User and to another user in an offsetting Contract trades; (ii) no service provided by Blockfills in connection with the Platform or otherwise shall give rise to any fiduciary or equitable duties on the part of Blockfills; (ii) Blockfills may receive Fees from one or more third parties in respect of any particular transaction executed through the Platform; and (iii) the submitting or posting of any information to or on the Platform by any Person shall not be deemed to be a recommendation by any such Person that User should enter into any particular transaction or that any particular transaction is suitable or appropriate for User.

13. CLIENT DIGITAL ASSETS AND MONEY

Any money received by Blockfills in respect of User's Account shall be treated as "Client Money" in accordance with standard account segregation rules except where User enters into an agreement with Blockfills to transfer full ownership of money to Blockfills for, amongst other things, the purpose of securing or otherwise covering present future, actual or contingent or prospective obligations, such as margin, in which circumstances such money will not be regarded as Client Money. Blockfills may hold Client Money in a Client Account opened with an approved bank in the United States, Europe or elsewhere that is materially similar.

Blockfills may pass on Client Money or allow another Person, such as an exchange or clearing house or clearing broker or an intermediate broker, to hold or control Client Money where Blockfills transfers the Client Money (a) for the purposes of a transaction for User through or with that Person; or (b) to meet User's obligations to provide Collateral for a transaction.

14. MARGIN REQUIREMENTS

User shall provide to and maintain with Blockfills Margin in such amounts, in cash or other such forms, and within such limits as provided in the Digital Currency and CFD Addendum as applicable. By entering into this Agreement, User agrees that Blockfills will not pay User interest on Client Money or any other unencumbered funds unless agreed by the parties in a separate agreement.

15. SECURITY AGREEMENT

In order to secure any indebtedness or other obligations at any time owing from User to Blockfills, including, without limitation, (a) indebtedness or other obligations under any Account, Contract, trade or other transaction with Blockfills; or (b) any indebtedness or other obligations resulting from any guarantee by User of any Account, Contract or other transaction with Blockfills, User hereby assigns, pledges, and grants to Blockfills a security interest in and right to set off against: (i) all of User's Accounts with Blockfills; (ii) all Contracts, digital assets, cash, securities and other property in User's Account at Blockfills or delivered or otherwise provided by User to secure its indebtedness or other obligations to Blockfills or in Blockfills' possession or control for any purpose (including safekeeping); and (iii) all products and proceeds of the foregoing (collectively, (i), (ii) and (iii) are referred to as "Collateral"). At any time, in Blockfills' sole discretion and without prior demand or notice, Blockfills may apply any or all Collateral (or sell or buy in any such Contracts, securities or other property and apply the proceeds there from) to any such indebtedness or other obligations, notwithstanding that such indebtedness or other obligations arise in an Account other than the Account in which the cash, Contracts, securities or other property where held or generated. Any failure by Blockfills to enforce its rights hereunder shall not be deemed a future waiver of such rights by Blockfills. Blockfills is irrevocably appointed as attorney-in-fact for User and is authorized, without notice to User, to execute and deliver any documents, give any notice and to take any actions on behalf of User, including the execution, delivery and filing of financing statements, that Blockfills deems necessary or desirable to evidence or to protect Blockfills' interest with respect to any Collateral. In-the-event that the Collateral is deemed acceptable to Blockfills ("Eligible Collateral") is at any time insufficient to satisfy User's indebtedness or other obligations to Blockfills, including obligations to provide Margin in accordance with the Margin Policies and Procedures hereof, User shall promptly pay upon demand the entire amount of such deficit.

16. LIQUIDATION OF ACCOUNTS AND DEFICIT BALANCES

In the event of: (a) a breach of the terms of this Agreement; (b) insufficient Margin, or Blockfills' determination that any Collateral deposited to protect User's Account is inadequate, regardless of current market quotations, to secure User's Account; (c) as required by this Agreement, the Digital Currency and CFD Addendum; or (d) any other circumstances or developments that Blockfills, in its sole discretion, deems appropriate for its protection, Blockfills may, in its sole discretion, take one or more, or any portion, of the following actions: (1) satisfy any obligation User may have to Blockfills (either directly or by way of guarantee) out of any of User's funds or property in the custody or control of Blockfills; (2) sell or purchase any or all Contracts, digital assets CFDs and any securities or other property held or carried for User; and (3) cancel any or all outstanding Orders, Contracts, Trades or other transactions or commitments made by or on behalf of User. Any of the above actions may be taken without demand for Margin or additional Margin, without prior notice of sale or purchase or other notice to the User, User's legal Representatives, heirs, executor, administrator, trustee, legatee, successors or assigns and regardless of whether the ownership interest is held individually or jointly with others. Any prior demand or notice of sale or purchase shall not be considered a waiver of Blockfills' right to sell or buy at any time in the future without demand or notices as provided above. In liquidation of User's Long Positions and Short Positions, Blockfills may in its sole discretion, offset in the same settlement of it may initiate new Long Positions or Short Positions in order to establish a spread or straddle that in Blockfills' sole judgment may be advisable to protect or reduce existing positions in the User's Account. Any sales or purchases may be made according to Blockfills' judgment and in its sole discretion in any interbank, Over-the-Counter or other exchange market where such business is then usually transacted or at a public auction or private sale, and Blockfills may purchase the whole or any part

thereof free from any right of redemption. In the event the proceeds realized pursuant to liquidation are insufficient for the payment of all liabilities of User due to Blockfills, User shall promptly pay upon demand the entire amount of any such deficit, together with all other deficits and all unpaid liabilities of User, including, but not limited to, all costs of enforcement and collection, such as, but not limited to, attorney's fees, witness fees and travel expenses, interest on any such deficit and liabilities at a rate equal to three (3) percentage points above the then prevailing prime rate Blockfills' principal bank or the maximum interest rate allowed by law, whichever is lower. In the event Blockfills incurs expenses other than for the collection of deficits, with respect to the User's Account, User agrees to pay such expenses.

17. TRADE CONFIRMATIONS

Trades executed online will be confirmed online at the time of the trade and trades entered into by telephone will be confirmed verbally during operating hours. Reports of the confirmation of Orders and statements of Accounts for Users shall be deemed correct and shall be conclusive and binding upon passage of thirty (30) minutes after execution of Order. User may object to confirmations solely by contacting Blockfills via telephone within the prescribed timeframe. Failure to object shall be deemed ratification by User of all actions taken by Blockfills or Blockfills' agents prior to User's receipt of such reports. User's failure to receive a trade confirmation shall not relieve User of the obligation to object as set herein. User agrees to immediately call to Blockfills' attention any oral information that User has reason to believe is inconsistent with User's own information.

18. COMMUNICATIONS

Subject to applicable Law, any communications between Blockfills and User using electronic signatures will be binding to the same extent as if they were in writing. By entering into this Agreement User gives its consent to the receipt of communications by electronic means. Without limiting the generality of the foregoing reports, statements, notices and any other communications from Blockfills may be transmitted to User by mail to support@blockfills.com. All communications sent by Blockfills shall be deemed effective when sent by Blockfills by post or with another delivery service, or when received by a transmitting agent (such as an Internet service provider) for transmission to User, whether actually received by User or not. All communications sent by User shall not be deemed effective until accepted by Blockfills.

19. FORCE MAJEURE

Blockfills or any of its companies shall be liable to User for any claims, losses, damages, costs or expenses, including attorneys' fees, caused directly or indirectly, by any events, actions or omissions, including, without limitation, claims, losses, damages, costs or expenses, including attorney's fees, resulting from civil unrest, war, insurrection, international intervention, governmental action (including, without limitation, exchange controls, forfeitures, nationalizations, devaluations), natural disasters, acts of God, market conditions, inability to communicate with any relevant Person or any delay, disruption, failure or malfunction of any transmission or communication system or computer facility, whether belonging to Blockfills, User, any market, or any settlement or clearing system.

20. INTELLECTUAL PROPERTY AND CONFIDENTIALITY

User acknowledges and agrees that Blockfills is the sole owner (except to the extent owned by third-party licensors) of the Platform, the Data produced by and distributed by or through the Platform, and each component thereof, and all intellectual property and proprietary rights with respect thereto, including, without limitation, patent, copyright, trade secret, trademark and other proprietary rights, in and to the Platform and each component thereof, and to all modifications, including custom modifications, to the Platform and each component thereof, whether made by or with the assistance of User or any other Person, and any know-how, techniques, methodologies, equipment or processes used by Blockfills, the look and feel of the Platform and each component thereof, all software (front- and back-end), all registered trademarks, trademark applications, trademarks and service marks, trade names, URL registrations and all pricing information and other Data (collectively, the "IP Rights"). User shall not obtain any intellectual property rights in or to the IP Rights. User shall take all steps necessary to maintain the confidentiality of all documents and material provided by Blockfills, its Affiliates or third-party providers with respect to the Platform and each component thereof. User shall not (i) alter, maintain, enhance or otherwise modify the Platform; (ii) disassemble, decompile or reverse-engineer the Platform; nor (iii) otherwise take express action to discover the equivalent of the Platform. User acknowledges and agrees that Blockfills shall use

information regarding User's identity and use of the Platform in accordance with its stated privacy policy, as such policy may be amended from time to time by Blockfills in accordance with the terms thereof. Blockfills is the owner of the Aggregate Data and reserves the right to manipulate, use, license (to Affiliates of Blockfills and to other Persons) and sublicense the Aggregate Data, in its sole discretion. User acknowledges and agrees as part of receiving Blockfills' products and services in conjunction with access and use of the Platform User will receive and not disclose to any third party unless required by law information, either in written or verbal form, which is confidential and proprietary to Blockfills and/or its licensors which User will hold in strict confidence and not disclose to any third party unless required by law information, either in written or verbal form, which is confidential and proprietary to Blockfills and/or its licensors which User will hold in strict confidence and not disclose to any Person (other than User's employees and agents on a need to know basis). User will not publish, distribute, or otherwise make Confidential Information available to third parties any information derived from or relating to the Blockfills products and services, or Platform, which include but is not limited to, pricing, fee schedule(s), and commission ("Confidential Information"). User agrees to use the same standard of care the User uses to protect User's Confidential Information, but no less than a reasonable standard of care, to prevent unauthorized use, dissemination or publication of the Confidential Information. The duties in this section do not apply to Confidential Information that is: (i) lawfully within User's possession prior to this Agreement; (ii) voluntarily disclosed to User's by a third party so long as that party does not breach any obligation to not reveal such information; (iii) voluntarily disclosed to the public by Blockfills; or (iv) already generally known to the public.

21. DISCLAIMERS AND LIMITATION OF LIABILITY

USER UNDERSTANDS AND AGREES THAT THE PLATFORM, ITS COMPONENTS, INTERFACES, ANY RELATED EQUIPMENT, ANY DOCUMENTATION, DATA AND OTHER MATERIALS AND THE EXISTING TECHNOLOGY ARE PROVIDED "AS IS". THE BLOCKFILLS PARTIES AND ANY THIRD-PARTY PROVIDERS SPECIFICALLY DISCLAIM, WITHOUT LIMITATION, ALL WARRANTIES OF ANY KIND TO USER, WHETHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT (EXCEPT TO THE EXTENT EXPRESSLY SET FORTH IN SECTION 22 "INDEMNIFICATION" HEREOF) OR THOSE WARRANTIES ARISING FROM A COURSE OF PERFORMANCE, A COURSE OF DEALING OR TRADE USAGE. THE BLOCKFILLS PARTIES AND ANY THIRD-PARTY PROVIDERS MAKE NO REPRESENTATIONS OR WARRANTIES AS TO THE ACCURACY OR COMPLETENESS OF ANY INFORMATION ON THE PLATFORM OR AS TO THE RESULTS TO BE ATTAINED BY USER FROM ACCESS TO OR USE OF THE PLATFORM. THE BLOCKFILLS PARTIES AND ANY THIRD-PARTY PROVIDERS SHALL HAVE NO LIABILITY WHATSOEVER FOR ANY CLAIMS RELATING TO ANY SOFTWARE, ANY TECHNOLOGY, ANY EQUIPMENT, THE PLATFORM, THE EXISTING TECHNOLOGY, DATA OR ANY OTHER INFORMATION, MATERIALS, CURRENCY OR THAT THE PLATFORM MEETS USER'S REQUIREMENTS OR SHALL BE UNINTERRUPTED, TIMELY, SECURE, COMPLETE, ACCURATE OR FREE FROM ERRORS OR DEFECTS. THE BLOCKFILLS PARTIES MAKE NO WARRANTIES AS TO THE LIFE OF ANY URL GENERATED OR PUBLISHED. USER ACKNOWLEDGES THAT CERTAIN SOFTWARE AND EQUIPMENT USED BY USER MAY NOT BE CAPABLE OF SUPPORTING CERTAIN FEATURES OF THE PLATFORM. USER HEREBY ACKNOWLEDGES THAT USER HAS NOT RELIED UPON ANY REPRESENTATIONS OR WARRANTIES MADE BY THE BLOCKFILLS PARTIES AND ANY THIRD-PARTY PROVIDERS EXCEPT AS SPECIFICALLY SET FORTH IN THIS AGREEMENT. NONE OF THE BLOCKFILLS PARTIES OR ANY THIRD-PARTY PROVIDERS RECOMMENDS, ENDORSES, ADVOCATES OR SPONSORS ANY OF THE DIGITAL CURRENCY PAIRS OR DIGITAL CURRENCY TRANSACTIONS APPEARING ON OR MADE THROUGH THE PLATFORM. USER ACKNOWLEDGES THE SUBSTANTIAL RISKS ASSOCIATED WITH DIGITAL CURRENCY MARKETS AND TRADING TRANSACTIONS. BLOCKFILLS IS NOT AN AUTHORISED FINANCIAL ADVISOR OR REPRESENTATIVE AND DOES NOT GIVE FINANCIAL, TAX, EMPLOYMENT, LEGAL OR INVESTMENT ADVICE. ANY PRICE INFORMATION, QUOTES, FORECASTS, RETURN ESTIMATES OR INDICATIONS OF PAST PERFORMANCE ARE FOR INFORMATION PURPOSES ONLY AND DO NOT GUARANTEE FUTURE PERFORMANCE AND DO NOT CONSTITUTE AN OFFER TO BUY OR SELL OR ANY SOLICITATION OF AN OFFER TO BUY OR SELL ANY CURRENCIES, CURRENCY PAIRS OR OTHER PROPERTY, NOR TO ENTER INTO ANY DIGITAL CURRENCY TRANSACTION. THE PLATFORM SHALL NOT SERVE AS THE PRIMARY BASIS FOR ANY OF THE USER'S INVESTMENT DECISIONS AND NONE OF THE BLOCKFILLS PARTIES SHALL BE DEEMED TO BE USER'S FINANCIAL ADVISOR OR FIDUCIARY. USER HEREBY ACKNOWLEDGES THAT ANY RELIANCE UPON ANY CONTENT OF THE PLATFORM SHALL BE AT USER'S SOLE AND EXCLUSIVE RISK.

THE PARTIES HERETO ACKNOWLEDGE THAT THE LIMITATIONS SET FORTH IN THIS SECTION ARE INTEGRAL TO THE AMOUNT OF FEES LEVIED BY THE PLATFORM, AND THAT, WERE THE BLOCKFILLS PARTIES TO ASSUME ANY FURTHER LIABILITY OTHER THAN AS EXPRESSLY SET FORTH HEREIN, SUCH FEES WOULD OF NECESSITY BE SET SUBSTANTIALLY HIGHER. USER UNDERSTANDS AND AGREES THAT THE BLOCKFILLS PARTIES SHALL HAVE NO LIABILITY FOR ANY INDIRECT, INCIDENTAL, PUNITIVE, SPECIAL OR CONSEQUENTIAL DAMAGES (INCLUDING, BUT NOT LIMITED TO, LOSS OF PROFITS, LOST DATA, LOSS OF USE OF THE PLATFORM, BUSINESS INTERRUPTION, LOSS OF BUSINESS REPUTATION OR GOODWILL, COSTS OF SUBSTITUTE SERVICES, OR DOWNTIME COSTS) SUFFERED BY USER, USER AFFILIATES AND ANY OTHER PERSON, EVEN IF ONE OR MORE BLOCKFILLS HAS OR HAVE BEEN PREVIOUSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGES AND NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE. NOTWITHSTANDING ANY OTHER PROVISION OF THIS AGREEMENT, EXCEPT TO THE EXTENT SET FORTH IN SECTION 22(B) HEREOF, THE AGGREGATE LIABILITY OF THE BLOCKFILLS PARTIES FOR DAMAGES FOR ANY CAUSE WHATSOEVER RELATING TO OR ARISING OUT OF THIS AGREEMENT OR THE PLATFORM, AND REGARDLESS OF THE FORM OF ACTION, SHALL BE LIMITED TO \$25,000. THE BLOCKFILLS PARTIES SHALL HAVE NO LIABILITY TO USER IN CONNECTION WITH THE FAILURE BY ANY OTHER PERSON TO PERFORM ANY TRANSACTION EXECUTED VIA THE PLATFORM OR THE FAILURE OF ANY OTHER PERSON TO COMPLY WITH THE TRADING POLICIES AND PROCEDURES, THE MARGIN POLICIES AND PROCEDURES OR ITS AGREEMENTS WITH BLOCKFILLS REGARDING ACCESS TO OR USE OF THE ACCESS METHOD OR THE PLATFORM.

22. INDEMNIFICATION

- a. User agrees to defend, hold harmless and indemnify the Blockfills Parties from and against any loss, damage, cost or expense, including legal fees, incurred by any Blockfills Party which arises out of or relates to, directly or indirectly, (i) User's use of the Platform (a "Covered Proceeding"), (ii) User's failure to fully and timely perform any of User's obligations hereunder, (iii) any of User's representations and warranties made that may at any time be by untrue or incorrect and (iv) any failure or omission by a third party licensor and User's shall pay all costs incurred by and damages (including reasonable attorney's fees and disbursements) awarded against a Blockfills in connection therewith.
- b. Blockfills agrees to defend, hold harmless and indemnify User from and against any claim, suit or proceeding brought by a Person other than an Affiliate of User to the extent that it is based on a claim that the Platform infringes any copyright or registered patent or trademark of such Person, and Blockfills shall pay all costs incurred by and damages (including reasonable attorney's fees and disbursements) finally awarded against the User, but shall not be responsible for any compromise or settlement made without its consent. Such indemnity, however, is specifically exclusive of any such claims which arise or result from (i) the misuse of the Platform by the User; (ii) alteration of the Platform by the User, provided that no infringement would have occurred absent such alteration; (iii) use of the Platform by User in combination with apparatus, hardware, software or services not provided, authorized or furnished by Blockfills, provided that no infringement would have occurred absent such combination; and (iv) use of the Platform by User in a manner that violates this Agreement, the Trading Policies and Procedures, the Margin Policies and Procedures or in a manner for which the Platform was neither designed or contemplated. User shall promptly notify Blockfills in writing of any claim, suit or proceeding in which Blockfills may have obligations under this subsection (b) provided, however, that User's failure to provide prompt written notice hereunder shall excuse Blockfills only to the extent that it is prejudiced thereby. User shall cooperate with Blockfills with regard to the defense of any suit or threatened suit. Blockfills shall have full control of any such claim, proceeding or suit and the authority to settle or otherwise dispose of any such suit or threatened suit, and to appeal any adverse judgment, which may be entered. Upon written notice of a claim that the Platform is infringing a third party's intellectual property rights, Blockfills may, but is not obligated to (i) modify or replace the Platform to make it non-infringing; (ii) procure any rights from any Person necessary to offer the Platform; or (iii) terminate providing the Platform, in each case in full satisfaction of its obligations pursuant to this subsection.

23. DISCLOSURE OF USER INFORMATION

By opening an Account with Blockfills and by placing Orders with Blockfills and entering into transactions User acknowledges that it may be providing personal information (possibly including sensitive Data) to Blockfills, and User consents to the processing of that information by Blockfills for the purposes of performing its obligations under this Agreement and administering the relationship with User including the disclosure of the information to Affiliates. Data may be transferred to, and stored and processed in countries, which do not offer "adequate protection" for any purpose related to the operation of the User's Account. Such purposes include the processing of instructions and generation of confirmations, the operation of control systems, the operation of management information systems and allowing staff of any of Blockfills' Affiliates who share responsibility for managing the User's relationship from other offices to view

information about the User Blockfills will not share or sell information regarding its and/or prospective users, except to its employees, agents, partners, and associates as required in the ordinary course of Blockfills' business conducted on behalf of customers, including but not limited to, Blockfills' banking or credit relationships in accordance with Blockfills' privacy policy, which may be found by going to www.blockfills.com. Blockfills may also disclose to competent regulatory authorities and law enforcement authorities any information regarding the User and User's transactions in response to a request for such information or in response to a court order or subpoena. User is entitled to ask Blockfills for details of the personal information that Blockfills may hold about User, the purpose for which they are being or are to be processed, and the recipients to whom such information is or may be disclosed.

24. AMENDMENTS

User understands, acknowledges and agrees that Blockfills may amend or change this Agreement at any time by Blockfills with the revised terms of the Agreement taking effect from the date of publication, unless otherwise specified by either 1.) publishing the revised terms of this Agreement on its website, or 2.) by sending an email message to User. User's continued use of the Platform shall be deemed to constitute acceptance of any such revised terms of this Agreement. No waiver or amendment of this Agreement may be implied from any course of dealing between the parties or from any failure by Blockfills or its agents to assert its rights under this Agreement on any occasion or series of occasions. No oral agreements or instructions to the contrary shall be recognized or enforceable.

25. TERMINATION

This Agreement shall continue and be in effect until termination by User or Blockfills. User may terminate this Agreement if: (i) User has no Open Positions and no liabilities held by or owed to Blockfills; and (ii) User has provided written notice to Blockfills by email to support@blockfills.com; and (iii) Blockfills has accepted the notice as provided in Section 18 hereof.. Blockfills may, in its sole discretion, terminate this Agreement at any time, effective immediately. Termination by either party shall not affect any Contracts or other transactions previously entered into and shall not relieve either party of any obligations set out in this Agreement, nor shall it relieve User of any obligations arising out of any deficit balance.

26. ENTIRE AGREEMENT

This Agreement together with the User Account Application embodies the entire agreement between Blockfills and the User, superseding any and all prior written and oral agreements.

27. RECORDINGS

User acknowledges and agrees that any and all conversations between User and Blockfills principals, agents, employees or associates, including customer service and operations desks may, at the option and in the sole discretion of Blockfills, be recorded electronically with or without the use of an automatic tone warning device. User further agrees to the use of such recordings and transcripts thereof as evidence by Blockfills in connection with any dispute or preceding that may arise involving User or Blockfills.

28. BINDING EFFECT

This Agreement shall be continuous and shall cover, individually and collectively, all Accounts of User at any time opened or reopened with Blockfills, irrespective of any change or changes at any time in the personnel of Blockfills or its successors, assigns, or affiliates. This Agreement, including all authorizations, shall inure to the benefit of Blockfills and its successors and assigns, whether by merger, consolidation, or otherwise and shall be binding upon User and/or the personal Representatives, heirs, executor, administrator, trustee, legatees, legal representative, successors and assigns of User.

29. GOVERNING LAW

An Order, or transaction, which is subject to the rules of a market or exchange, shall be governed by the law applicable to it under those rules. Subject to the immediately preceding sentence, this Agreement and all Orders and Transactions will be governed by and construed in accordance with Cayman Island Law.

30. JURISDICTION

Each of the parties irrevocably:

- i. Agrees that the courts of the Cayman Islands will have jurisdiction to settle any Proceedings and submits to the jurisdiction of such courts (provided that this will not prevent us from bringing any proceedings against you in the courts of any other jurisdiction); and
- ii. Waives any objection, which it may have at any time to the laying of venue in respect of any Proceeding brought in any such court and agrees not to claim that such Proceeding has been brought in an inconvenient forum or that such court does not have jurisdiction over it.

31. ACCEPTANCE

This Agreement shall not be deemed to be accepted by Blockfills or become a binding contract between User and Blockfills until the signed User Account Application has been received and approved by Blockfills. In the event that there are any unauthorized alterations or deletions to this Agreement or related documents such alteration and deletions shall not be binding on Blockfills and said original forms shall govern Account.

32. AUTHORIZATION TO TRANSFER FUNDS

User hereby agrees that Blockfills may at any time and from time to time, in the sole discretion of Blockfills, apply and transfer from any of User's Accounts with Blockfills to any of User's other accounts, whether held at Blockfills or other approved financial institutions, any of the Contracts, currencies, securities or other property of User held either individually or jointly with others to another account.

33. SURVIVAL OF CERTAIN SECTIONS

Sections 9, 13, 20, 21, 22(a), 22(b), 24, 25, 33, 34, 35 and 36 hereof shall survive the expiration, termination, and/or completion of this Agreement.

34. ASSIGNMENT

User shall not assign this Agreement in any manner without the prior written consent of Blockfills, and any attempted assignment in violation of this section 34 shall be null and void. Blockfills may assign this Agreement to another Person in connection with the transfer of all or part of Blockfills' assets or business to an Affiliate of Blockfills or to a third party. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors, permitted assigns and legal Representatives. This Agreement shall be for the sole benefit of the parties to this Agreement and their respective successors, permitted assigns and legal Representatives and is not intended, nor shall it be construed, to give any other Person (other than the parties hereto), any legal or equitable right, remedy or claim hereunder.

35. INDEPENDENT CONTRACTORS

The parties to this Agreement are independent contractors. Neither party is an agent, representative or partner of the other party. Neither party shall have any right, power or authority to enter into any agreement for, or on behalf of, or incur any obligation or liability of, or to otherwise bind, the other party. This Agreement shall not be interpreted or construed to create an association, agency, joint venture or partnership between the parties or to impose any liability attributable to such a relationship upon either party.

36. SEVERABILITY

The invalidity of any portion hereof shall not affect the validity, force or effect of the remaining portions hereof. If it is ever held that any restriction hereunder is too broad to permit enforcement of such restriction to its fullest extent, such restriction shall be enforced to the maximum extent permitted by law.

37. INJUNCTIVE RELIEF

In the event of a violation or threatened violation by User of sections 6, 7, 12, 13 or 20 hereof, or the violation or threatened violation by User of the IP Rights, Blockfills shall have the right, in addition to such other remedies as may be available pursuant to law or this Agreement, to injunctive (including preliminary and permanent injunctions and temporary restraining orders) or declaratory relief enjoining such act or threatened act. User acknowledges that legal remedies for such violation or threatened violation are inadequate.

38. TITLES AND HEADINGS

The headings and table of contents in this Agreement are for reference purposes only, and shall not in any way affect the meaning or interpretation of this Agreement.

Authorization to Transfer Funds

User hereby agrees that Blockfills may, at any time and from time to time, in the sole discretion of Blockfills, apply and transfer from any of User's Accounts with Blockfills to any of User's other accounts, whether held at Blockfills or other approved financial institutions, any of the Contracts, currencies, securities or other property of User held either individually or jointly with others to another account.

User authorizes Blockfills to pass on or transfer and Margin held or received as Client Money to an exchange, clearing house, clearing broker or an intermediary broker, and allow such Persons to hold and control that Margin in a segregated account, where Blockfills transfers that Client Money (a) for the purposes of a transaction for the User through or with that Person; or (b) to meet User's obligations to provide Collateral for a transaction where User's account consists of more than once Account, this authorization shall apply to all of User's Accounts with Blockfills. This Agreement to transfer Collateral shall remain in effect so long as the User's Account with Blockfills remains open or User has any obligations of any kind to Blockfills, under the Client Agreement.

THIS IS A LEGALLY BINDING CONTRACT.

DO NOT TRADE UNTIL YOU HAVE CAREFULLY READ ALL OF THE FOREGOING COMPLETELY AND COMPLETED THE USER ACCOUNT APPLICATION.

You acknowledge that you have carefully read, in its entirety, and understood the User Agreement, Authorization to Transfer Funds, Digital Currency and CFD Risk Disclosure Addendum, and that you agree to all of the provisions contained therein.

Blockfills is not responsible for any information that was incorrectly disclosed to us. All changes must be promptly reported to us. You authorize Blockfills verify the veracity and accuracy of the information you provided which may include a background review of matters regulatory, civil and/or criminal in nature. You hereby release Blockfills from any and all liability of whatever kind and nature, which, at any time, could result from reviewing information and making a decision to extend its services to you. By signing below, you attest that as long as the account with Blockfills is active, the corporate entity will remain active in the jurisdiction in which it was formed.

Digital Currency and CFD Risk Disclosure Statement

In consideration of Blockfills agreeing to act as a matched, riskless principal to User, User acknowledges, understands and agrees that:

1. Trading Is Very Speculative and Risky

Digital Asset, spot digital currency trading and CFD trading is highly speculative and is suitable only for those users who (a) understand and are willing to assume the economic, legal and other risks involved, and (b) are financially able to assume losses significantly in excess of margin or deposits. Trading is not an appropriate investment for retirement funds. User represents, warrants and agrees that User understands these risks; that User is willing and able, financially and otherwise, to assume the risks of Digital Currency Trading, and CFD Trading and that loss of a Customer's entire Account Balance will not change the Customer's lifestyle.

2. Use of Leverage And Low Margin Can Lead To Quick Losses

If you use leverage, the high leverage and low Margin associated with Digital Currency Trading, and CFD Trading can result in significant losses due to price changes in Digital Currency Contracts, and cross digital contracts. Customers must maintain the Minimum Margin Requirement on their Open Positions at all times. It is the User's responsibility to monitor his/her Account Balance. Blockfills has the right to liquidate any or all Open Positions as described in the User Agreement and Margin Policies and Procedures. Increasing leverage increases risk.

3. Prices, Margin And Valuations Are Set By Blockfills And May Be Different From Prices Reported Elsewhere

Blockfills will provide prices to be used in trading, valuation of User positions and determination of Margin Requirements. Although Blockfills expects that these prices will be reasonably related to prices available in the exchange markets, prices reported by Blockfills may vary from prices available to exchanges and other participant. Blockfills will exercise considerable discretion in setting and collecting margin. Blockfills is authorized to convert funds in User's Account for margin into and from such Foreign Currency or Digital Currency at a rate of exchange determined Blockfills at its sole discretion on the basis of then-prevailing money market rates.

4. Trading And Execution

The Platform or platforms may contain features that are different from other trading systems. User should become familiar with the order entry process before using the Platform.

5. User Makes Independent Decisions. Blockfills Is Not An Adviser Or A Fiduciary

Each decision by User to enter into a Contract or other transaction with Blockfills and each decision whether a Contract or other transaction is appropriate or proper for Customer is an independent decision by User. Blockfills is not acting as an advisor or serving as a fiduciary to User. User agrees that Blockfills has no fiduciary duty to User and no liability in connection with and is not responsible for any liabilities, claim, damages, costs and expenses, including attorney's fees incurred in connection with the User's use of the Platform.

6. There is no Central Market or Clearinghouse Guarantee of Payment

Each Contract is a Contract directly between Blockfills and the User. There is no clearinghouse and no guarantee by any party of the User's payment obligations. User must look only to Blockfills for performance on all Contracts in User's Account for return of any margin or Collateral.

7. No Guarantees Of Profit

There are no guarantees of profit or freedom from loss. Customer has received no such guarantees from Blockfills or from any of its Representatives. Customer is aware of the risks inherent in executing transactions

on the Platform and is financially able to bear such risks and withstand any losses incurred.

8. Customer May Not Be Able To Close Open Positions

Due to market conditions or other circumstances Blockfills may be unable to close out User's position at the level specified by User, and User agrees Blockfills will bear no liability for failure to do so.

9. Internet Trading

Since Blockfills does not control signal power, its reception or routing via internet, configuration of User's equipment or reliability of its connection, Blockfills shall not be liable for any claims, losses, damages, costs or expenses, including attorney's fees, caused, directly or indirectly, by any breakdown or failure of any transmission or communication system or computer facility or trading software, whether belonging to Blockfills, User, any market, or any settlement or clearing system when User trades online (via Internet).

10. Telephone and Chat

Blockfills is not responsible for disruption, failure or malfunction of telephone or live chat lines.

11. Quoting Errors

Should a quoting error occur due to a mistype of a quote or a misquote given by telephone and/or electronic means (including responses to User requests), Blockfills is not liable for any resulting errors in Account Balances and reserves the right to make necessary corrections or adjustments on the Account involved. Any dispute arising from such quoting errors will be resolved on the basis of the fair market value, as determined Blockfills, in its sole discretion, of the relevant Digital Currency Pair at the time such an error occurred.

DIGITAL CURRENCY AND CFD ADDENDUM

1. INTRODUCTION

Blockfills' Digital Currency and CFDs Addendum is an integral part of the Blockfills Client Agreement and applies to all of a User's transactions. It is the User's responsibility to carefully read this Addendum and to inform Blockfills of any questions or objections that User may have regarding them before entering each and every Order. In entering Orders on the Platform, User agrees, represents, warrants and certifies that User understands and accepts the terms and conditions of this addendum, as they are set forth here and as may be amended from time to time by Blockfills, in its sole discretion, and User agrees to comply with this Digital Currency and CFD Addendum as currently in effect at any time.

2. TRADING HOURS

All references to Blockfills hours of trading are using a 24-hour day from 5:30 pm ET (New York time) on Sunday to 5:30 pm ET (New York time) on Friday. Blockfills reserves the right to suspend or modify its trading hours at any time and on such an event will inform clients in advance on a best efforts basis of any changes in its operating hours. Following submission of an Order to trade, it is the sole responsibility of User to remain available for Order and Fill confirmations, and other communications regarding User's Blockfills account until all open Orders are completed.

3. ENTERING ORDERS

A User may enter a new Order using the **New Order** function of the Trading Interface. Each new Order will indicate the desired Digital Currency Pair, the side (buy or sell), the desired amount, an optional **Limit Price**, an optional **Stop Price**, and additional options which may include the following:

- **Good Til Cancel (GTC):** Order will stay on the book at the specified limit price until filled or cancelled.
- **Immediate or Cancel (IOC):** Order is filled immediately by taking prices already "on the book" up to and including the specified limit price or cancelled. Using this option, no bid or offer is left on the book and as such, the Order may be partially filled.
- **Fill or Kill (FOK):** Order is filled immediately and completely, or not at all.
- **Market Order:** Order is filled immediately at any price. No Limit Price applies.
- **Minimum Match Size:** Order will only be matched in amounts larger than some specified amount of the Base Currency.
- **All Or Nothing (AON):** Order will only be filled for the entire desired amount; there will be no partial fills.
- **External Routing Not Allowed:** Order will only be matched against other Orders or Firm Feeds, and not against External Feeds.
- **Expiration Time:** Any unfilled part of the Order is cancelled automatically by the Platform at that time.
- **Kill-On-Disconnect:** Order will be automatically cancelled upon disconnect (intentional or unintentional) as described in section 5 below.
- **Survives-After-Disconnect:** Order remains active after disconnect (intentional or unintentional).

4. MODIFYING ORDERS

A User may use the **Modify Order** function of the Trading Interface to modify an Order without cancelling it. If the size is reduced but all other properties of the Order are unchanged, then the modified Order remains in the same place in the Order queue. If the size is increased or the price is changed, then the modified Order is assigned a new timestamp and placed at the back of the Order queue.

5. CANCELLING ORDERS

A User must use the **Cancel Bid**, **Cancel Offer**, or **Cancel All** functions of the Trading Interface to cancel the unfilled part of an Order.

An Order, which has already been completely filled, may not be cancelled. If an Order has been partially filled, only the remaining unfilled amount may be cancelled.

The unfilled part of an Order is considered cancelled when the instruction to cancel has been recorded to the database employed by the Trading Platform. At this time (the "Order Cancellation Time") an indication of successful or unsuccessful cancellation is sent immediately to the User's Trading Interface. Software and communications delays are unpredictable, specifically (1) between the Cancel function keystroke or mouse-click and the Order Cancellation Time, and (2) between the Order Cancellation Time and the display of confirmation on the User's Trading Interface.

If a User terminates the Session intentionally using the **File** □ **Exit** function, then all of the User's Orders marked for **Kill-On-Disconnect** are cancelled. If a User's session terminates unexpectedly or is experiencing significant lag times, active Orders from that session are marked for **Kill-On-Disconnect** are cancelled at the instant that the Trading Platform records to its database that the Session is disconnected or lagged. Note: The User will have to manually re-enter these Orders when the next Session commences. Communications-related disconnects are unpredictable, and the User must be prepared for the possibility that Orders may be killed by disconnects.

6. CUSTOMER ACCOUNTS; INITIAL DEPOSITS; DEMO TRADING SYSTEMS

6.1 Documents

Before User can place an Order with Blockfills, User must complete the Onboarding Account Application and read the Client Agreement herein. User must deposit sufficient funds in the User's Account, the User Account Client Application must be approved by Blockfills, and the deposited funds must have cleared the banking system or applicable digital wallet. Also, Blockfills must accept the User Account Application before Blockfills will permit User to trade in User's Account. User will be notified by e-mail when the User Account Application has been approved. Blockfills may, in its sole discretion, initially accept a fax and/or e-mail copy of the signed User Account Application and may permit one or more trades if User has deposited sufficient funds into the Account.

6.2 Currency for Rendering Accounts

All initial deposits to User Accounts will be accepted in your Account Currency, and, unless settlement and delivery of a Digital or Foreign Currency have taken place, all Account Balances will be computed and reported in your Account Currency only.

6.3 Recognition of Deposits

No deposit shall be recognized until the wire has been fully cleared and collected by Blockfills' bank or depository institution. You will be notified via email once your funds have been received by Blockfills, posted to User's Account and are available for trading.

6.4 Calculation of Gains and Losses

Subject to adding or deducting amounts in relation to the Digital, Fiat Spot trade concerned in accordance with this clause and to relevant adjustments when you close a Digital, Fiat Spot trade, gains and losses are calculated as follows:

- Amount of Account Currency on closing multiplied by (difference between Blockfills currency exchange rate at the opening of trade concerned and Blockfills' currency exchange rate on closure of the trade concerned);
- Less all amounts payable by you to us in relation to that trade, such as commission.

If you wish to calculate whether any particular open trade is in gain or loss at any given time, you can do so with the details provided in this clause, but using the relevant Marked to Market price as the closing Deal Price.

The following apply in relation to gains and losses;

- Gains on closed positions will be credited to your Cash; and
- Losses on closed positions will be debited from you Cash.

All amounts payable by to us will be deducted from your Cash. Likewise, we can credit to your Cash any amounts we owe you or any adjustments to which you are entitled. Gains and losses on Open Positions will not be credited to or debited from your Cash. Marked to Market gains and losses are taken into account in the calculation of Margin and in assessing whether will close trades. It is your own best interest to make you know how to calculate gains and losses and what amounts will be added or deducted in relation to your trades. All the information you need is available in the Platform. If you are in doubt, please contact our Customer Services Team.

6.5 Payments of Gains and Losses

We can retain:

- Any amount you owe us in respect of the Account e.g. realized losses, Initial Margin and Variation Margin;
- Amounts to cover Marked to Market losses;
- Any unrealized Gains/Losses
- Any other amounts you owe us under the User Agreement;
- Any and all amounts on your Account pending receipt by us of the originals of any Account opening documentation (including in relation to money laundering regulations), if you only supplied us with copies when we opened your Account;
- Any gains you made through the use of arbitrage or price latency;
- Any amount you owe us in relation to any other Account(s) you have with us or on any other grounds;

We will retain the amounts referred to in this clause. If you have positive Cash (in excess of the amounts referred to in this clause, we will make that excess positive Cash available for withdrawal and the amount payable will be sent on request in your Account Currency. Please note that any gains, which are part of Unrealized Gains and Losses will not be paid to you.

If you have negative cash, that negative sum is due and payable by you to Blockfills immediately.

6.6 General Payment Terms

The following applies to all payments by you to Blockfills:

- All payments must be made in your Account Currency. If you pay us in any other currency, we can charge you the cost of conversion into that Account Currency;
- You will only be credited for the net amount received after all deductions, for example, bank charges an any other costs of transfer;
- If you send payments by check, we will not credit your Account with the payment.
- We do not accept checks;
- In the case of payment of Margin, we only accept payment by telegraphic transfer, debit card or any other method of immediate electronic transfer acceptable to us;
- We do not accept payments in cash;
- We can charge interest on late payments.

7. SETTLEMENT DATE; ROLLOVERS; DELIVERY

7.1 Open net-based spot Contracts roll-over on a daily basis at 17:00 (5:30 p.m.) ET.

7.2 Net based spot Contracts roll-over as follows:

- A new net-based spot Contracts is opened (in the same market, at the same time that the original net-based spot Contract is closed), at the relevant Price applicable to net based spot Contract.

- Blockfills uses the Tom/Next swap rate as the benchmark for these roll-overs and therefore any opening net-based spot Contract (i.e. as per the 2nd bullet point above) struck after 17:00 hours (5:30 p.m.) ET on any of our trading days (for the relevant market) will be subject to a new Value Date.

7.3 No commission is charged on the roll-over of a net-based spot Contract.

7.4 We can refuse to roll-over a net-based spot Contract if:

- The funds in your account are insufficient to enable that trade to roll-over.
- For any other reason we are entitled to refuse to open a Contract for you.

If we do refuse to roll-over a net based spot Contract, we will close that trade at the time referred to in clause 7.1 and at the relevant Deal Price.

8. MARGIN REQUIREMENTS

User shall provide and maintain with Blockfills margin in such amounts and in such form as Blockfills, in its sole discretion may require. Blockfills does not require User to pay the full price of the Contract or trade. User is required to post a percentage of the full amount, which User is obligated to pay to Blockfills to secure User's obligations to Blockfills. Blockfills will notify User of such initial amount and such amount is subject to change at any time in Blockfills' sole discretion and without prior notice. User agrees to accept the Max Net Open Position and Max Net Open Position Close as determined by Blockfills in its sole discretion and may not exceed such parameters at any point in time. User has sole obligation to ensure that User's Available Equity is sufficient to initiate and maintain any Open Position(s).

9. Markets

User can only engage in trading on the markets Blockfills makes available; Blockfills can change those markets at any time.

10. Collateral

If User deposits Collateral with Blockfills, Blockfills will agree with User in writing how that Collateral will be dealt with.

11. Charges

Blockfills' terms and conditions set out all charges User has to pay. When amounts are charged as a percentage (for example, Initial Margin) it will normally be as a percentage of the total contract value (e.g. stake size multiplied by current price). Note also that Charges may take the form of an additional spread or commission.

12. Volatility

The markets Blockfills offers (and Blockfills prices) are derived from related underlying Contracts and liquidity is received from counterparties. Blockfills has no control over movements in the underlying markets; movements in the underlying Contracts may be volatile and unpredictable. Those movements will affect the prices, whether or not User can open and close a trade and the price at which User can do so.

Under certain trading conditions it may be difficult or impossible to close an Open Position. This may occur, for example, if the price of the underlying rises or falls in one trading session to such an extent that under the rules of the relevant exchange trading is suspended or restricted.

APPENDIX C

BLOCKFILLS SUMMARY ORDER EXECUTION POLICY

Defined terms used in this Policy have the same meaning given in the Client Agreement

Best Execution

Blockfills deals with clients as agent and acts on User's behalf as User's agent. Blockfills takes all reasonable steps to obtain, firm price quotes for execution, as further described below (and subject to Order Execution Risks also noted below), to achieve the best possible result for User taking into account the total consideration payable (excluding Blockfills' charges), representing the price of the financial instrument and the costs related to execution. Nevertheless, whenever there is a specific instruction from User Blockfills shall execute the Order following the specific instruction. The Blockfills execution policy does not, however, guarantee that execution at quoted prices (after deducting charges which may be included in the quoted price) will always be execution at a price which is as good as, or better than, one which might have been available elsewhere.

Execution as Matched Agent & Charges

Blockfills will deal with User as a matched agent unless it informs you otherwise and therefore User's Orders are executed with Blockfills. However, Blockfills acts as agent on behalf of User and as a matched agent executes a corresponding transaction with a third party to achieve the best execution results on User's behalf. The charges of Blockfills may be incorporated as a mark-up or mark-down (the difference between the price at which it takes a principal position and the transaction execution price with User). Blockfills may alternatively agree to charge a commission or a combination of commission and mark-up or mark-down. The charges of Blockfills are not taken into account in determining best execution prices.

Execution Venue

Digital Currencies

Blockfills price quotes are generally derived from prices provided to its Platform-by-Platform users including selected top tier global providers in the wholesale digital currency markets which Blockfills believes will provide the best available prices to User on a consistent basis.

Closed Markets

Blockfills services are offered 23.5 hours daily on business days. Full details of trading hours are published on the Blockfills website.

Gapping, as described below, can occur when the market is not trading over the weekend with the result that on re-opening of the market price of the relevant digital Currency Pair can be markedly different from the closing price, with no opportunity for User to close its trade before the market re- opens.

Order Execution Risks

Slippage

Blockfills takes reasonable steps so that execution of quoted prices will obtain the best possible

result for User at the time the quote is provided however fast-moving markets may result in execution of a transaction at a price, which has ceased to be the best market price.

Trading System or Internet Connectivity Execution Delays

Delays in execution beyond the control of Blockfills may occur as a result of technical failures or malfunctions in connection with use of the Platform or Internet connectivity or processing speed for which we do not accept responsibility.

Monitoring and Review

Blockfills monitors the effectiveness of its Order execution arrangements and execution policy in order to identify and, where appropriate, correct any deficiencies. Blockfills shall notify User of any material changes to its Order execution arrangements or execution policy.