

## J2TX Terms of Use

### 1. Acceptance of the Terms of Use

By using [www.j2tx.com](http://www.j2tx.com) (hereinafter the “website”) or J2Tx Application (the “application”), registering for a J2TX Account or using any of the J2TX Services, you (hereinafter the "User") are agreeing to accept and comply with these Terms of Use (the “Terms of Use”) which form, together with the Privacy Policy published on the website a legally binding agreement between the User and Just2trade Online Ltd of 4th Floor, View Point Tower, 28th October Avenue 261, 3035, Limassol, Cyprus (hereinafter the “Company”). You should read the entire Terms of Use, including the documents referred to therein, carefully before you use the website or the application, or any of J2TX Services.

As long as You agree to and comply with these Terms of Use, Just2Trade Online Ltd grants to you a personal, non-exclusive, non-transferable, non-sublicensable and limited right to enter and use the website or the application, or any of J2TX Services.

Note: These Business Terms are designed for our customers throughout the EU. Depending on your country of residence, you may not be able to use all the functions of the website or the application. It is your responsibility to know and abide by the differing rules and laws in your own country of residence and/or the country from which you access the website or the application.

The Terms of Use are available on several languages depending on the country the User is accessing it from. Please be aware that the English version of the Terms of Use is dominant.

**IF YOU DO NOT ACCEPT J2TX BUSINESS TERMS AND CONDITIONS OUTLINED IN THIS AGREEMENT, DO NOT ACCESS THE WEBSITE OR THE APPLICATION AND DO NOT USE J2TX SERVICES.**

### 2. Key Definitions

2.1. **Ethereum Account** means an account in the Ethereum blockchain network owned or operated by the User that is maintained outside of the website or the application, and is not owned, controlled or operated by the company. Using the J2TX Services the User binds one or several of his external Ethereum Accounts to the J2TX Account opened with J2TX Platform to be able to use the balances on this Ethereum Account for the purpose of the J2TX Services.

2.2. **J2TX Account** means a user account accessible via the Platform in particular for the purchase, sale, exchange of Cryptocurrencies, Fiat currencies or securities as well as to monitor and control the funds on the Ethereum Account.

2.3. **J2TX Exchange** – means a service that allows you to exchange Fiat currency for cryptocurrency and credit this currency to J2TX Account.

2.4. **J2TX Exchange Users** – the Users who use the J2TX exchange to exchange Fiat currencies to cryptocurrency.

2.5. **Funds:** means Cryptocurrency and/or Fiat currency.

2.6. **J2TX Services** - the services, products, websites, content or other materials offered by Just2Trade Online Ltd via the Platform and which permit Sellers, Buyers and J2TX Exchange Users to perform purchase and sale transactions of Cryptocurrencies, foreign exchange or securities, and use the exchange service.

2.7. **Platform** – means the environment created by the company that allows to trade cryptocurrencies and other financial instruments via the website and the application.

2.8. **Buyer(s)** - user(s) that is/are submitting an offer to buy Cryptocurrencies, Fiat currencies or securities through the J2TX Services.

2.9. **Commission** - refers to the fee which is payable to Just2Trade Online Ltd on each transaction, such as a cryptocurrency purchase, security purchase or exchange.

2.10. **Cryptocurrency** - means peer-to-peer decentralized digital representation of value (e.g. bitcoins, ethers, etc.).

2.11. **Fiat currencies** - any legal tender established by governments and issued by a central authority or public authorities, regardless of its (physical or digital) form.

2.12. **Personal Information** - information relating to an identified or identifiable natural person, such as name, address, e-mail address, trading information, and banking details. Personal information does not include anonymized data and/or any aggregated data that does not allow the identification of a specific user.

2.13. **Price** - the price for which the Users are willing to purchase or sell securities or cryptocurrencies, using the J2TX Service. The price is expressed in the currency of the financial instrument at which the transaction takes place.

2.14. **Seller** – user(s) that is submitting an offer to sell Cryptocurrencies or Securities through the J2TX Service.

### 3. General overview of the J2TX Services:

J2TX Services allow Users to:

- create an Ethereum account;
- trade US stocks and cryptocurrencies via the Platform using the Funds on the Ethereum account as a collateral.
- exchange Fiat currencies for the Cryptocurrency and vice versa via the J2TX Exchange.

### 4. The User Verification

4.1. Identification and verification procedures (also known as 'Know Your Customer' or 'KYC') are required for all the Users. All existing and new Users of the Platform must pass the verification procedure. The company reserves the right to limit the Platform functionality to the Users who have not passed verification. If the User refuses to provide required documents and information under KYC, the company reserves the right to immediately terminate the J2Tx Services provision to the User.

4.2. The User undertakes to provide the company with correct and relevant documents and personal information contained therein. In case the User provides counterfeit documents and false personal information, such behavior will be interpreted as a fraudulent activity.

4.3. The User hereby authorizes the company to, directly or indirectly (through third parties), make any inquiries as we consider it necessary to check the relevance and accuracy of the information provided for verification purposes. Personal Information transferred will be limited to strictly the necessary and with security measures in use to protect the data.

## 5. Registration process

5.1. To access and use the J2TX service, you can register on the website or in the J2Tx Application submitting an application form to obtain a J2TX account.

5.2. Upon completion of registration, User is granted with a J2TX Account where he can create an Ethereum Account or bind any of his existing Ethereum Account to this J2TX Account and use it for trading.

5.3. The User is allowed to register only one Account on the Platform. Thus, any additional Account may be suspended.

5.4. The User agrees that all actions conducted on the User's Account are recognized as those made on behalf of the User and on the User's own discretion.

5.5. Just2Trade Online Ltd expressly reserves the right to refuse a registration to any applicant for any reason whatsoever.

## 6. Deposit to J2TX Account

6.1. You can transfer Cryptocurrency to your J2TX account in the Platform or use other Ethereum account. J2TX Account data can be obtained from the J2TX application.

6.2. You can make a deposit to your J2TX Account using the J2TX Exchange. You agree that you will not use any credit card other than your own to deposit funds to your J2TX Account.

6.3. After closing the transaction, the funds are automatically converted to Ethereum and by means of smart contracts any amount of funds exceeding the minimum balance requirements less any external fees are automatically transferred to your J2TX Account.

6.4. The User acknowledges and agrees that Deposit Transaction in Cryptocurrency or Fiat may be delayed due to some verifications and checks. Similarly, and due to the inherent nature of the cryptocurrency networks, the User acknowledges and agrees that depositing Cryptocurrencies into their Account may take some time.

## 7. Withdrawals

7.1. J2TX Service does not provide the ability to withdraw Fiat money. Funds on Ethereum account and J2TX account are the property of the owners of Ethereum account and J2TX account, and Just2Trade Online Ltd does not have access to these accounts. Transfer from one Ethereum account or J2TX account to another can be performed outside J2TX service. Just2Trade Online Ltd is not able to track these transfers and the User is solely responsible for these transfers.

7.2. The User acknowledges and agrees that he/she is responsible for properly checking and filling in all Transaction's details during the Withdrawal of Cryptocurrencies.

7.3. The User acknowledges and agrees that in case the Transaction details are not specified or incorrectly indicated within the Transaction the User may lose his/her funds.

7.4. The User acknowledges and agrees that Withdrawal Transaction in Cryptocurrency may be delayed due to some bank verifications and checks. Similarly, and due to the inherent nature of the cryptocurrency networks, the User acknowledges and agrees that withdrawing Cryptocurrencies from their Account may take some time.

## 8. Transactions

8.1. The Platform allows the User to submit the Orders to buy or sell Cryptocurrencies and US Stocks.

8.2. The User recognizes that the Order should only be submitted after careful consideration and the User understands and accepts consequences of its execution. The User agrees that as soon as the Order is executed, such transaction is irreversible and may not be cancelled. Transactions will be executed instantly upon the matching of the Buyer's and the Seller's Orders without prior notice to the Seller and the Buyer and will be considered to have taken place at the execution date and time.

8.3 Minimum and maximum order amount vary for each trading pair and can be seen in the Platform when placing an Order.

## 9. Termination.

9.1. J2TX service does not have the technical ability to delete an Ethereum account, as it is an external account and is beyond the competence and capabilities of Just2Trade Online Ltd .

9.2. J2TX service may terminate the J2TX Account however that will only mean that the Member will lose access to J2TX Services and the funds kept on the Ethereum Wallet will still be available via Ethereum blockchain. To terminate the J2TX Service the User must send a request to [support@j2tx.com](mailto:support@j2tx.com)

## 10. Risks

10.1. The trading of goods and products, real or virtual, in particular virtual currencies involves significant risk. Prices can and do fluctuate on any given day. Due to such price fluctuations, you may increase or lose value in your assets at any given moment. Any currency - virtual or not - may be subject to large swings in value and may even become worthless. There is an inherent risk that losses will occur as a result of buying, selling or trading anything on a market.

10.2. Cryptocurrency trading also has special risks not generally shared with Fiat currencies or goods or commodities in a market. Unlike most currencies, which are backed by governments or other legal entities, or by commodities such as gold or silver, Cryptocurrency is a unique kind of currency backed by technology and trust. There is no central bank that can take corrective measure to protect the value of Cryptocurrency in a crisis or issue more currency.

Instead, Cryptocurrencies are an as-yet autonomous and largely unregulated worldwide system of currency firms and individuals. Traders put their trust in a digital, decentralised and partially anonymous system that relies on peer-to-peer networking and cryptography to maintain its integrity.

10.3. Cryptocurrency trading is probably susceptible to irrational (or rational) bubbles or loss of confidence, which could collapse demand relative to supply. For example, confidence might collapse in Cryptocurrencies because of unexpected changes imposed by the software developers or others, a government crackdown, the creation of superior competing alternative currencies, or a deflationary or inflationary spiral. Confidence might also collapse because of technical problems: if the anonymity

elements of the system are compromised, if funds such as Bitcoin are lost or stolen, or if hackers are able to prevent any transactions from settling, if governments take coercive action, etc.

10.4. Cryptocurrencies – like all types of Internet based activities – are subject to hacking and other malicious actions the consequences of which can be dramatic and such hacks may lead to the loss of all or part of your Cryptocurrencies and even to the breakdown of whole systems with the irremediable loss of all Cryptocurrency balances that operate on such system.

10.5. There may be additional risks that we have not foreseen or identified in our Terms and Conditions. You should carefully assess whether your financial situation and tolerance for risk is in particular suitable for buying, selling or trading Cryptocurrencies.

10.6. We rely upon our banking providers to safeguard client Fiat currency funds and to handle Fiat currency funding and withdrawals, as well as to assist with other kinds of services. Our banking providers DO NOT transfer Cryptocurrencies, exchange Cryptocurrencies, or provide any services in connection with Cryptocurrencies

## 11. Comission

11.1. The J2TX Services may be subject to certain fees and commissions. Prior to making any Transaction the User is always displayed with a commission that he will be charged for the Transaction. Thus the User acknowledges the Commission and it is upon his right whether to proceed with the Transaction or not.

11.2. The Commission is deducted from the Ethereum account or J2TX account.

11.3. Just2Trade doesn't charge any fees for payments by credit cards.

## 12. Availability of the J2TX Services

12.1. J2TX Services are provided without warranty of any kind, either express or implied. We do not represent that the J2TX Services will be available 100% of the time to meet your needs. We will strive to provide you with the Service as soon as possible but there are no guarantees that access will not be interrupted, or that there will be no delays, failures, errors, omissions or loss of transmitted information.

12.2. We will use reasonable endeavours to ensure that the J2TX Services can normally be accessed by you. We may suspend use of the J2TX Services for maintenance and will make reasonable efforts to give you notice. You acknowledge that this may not be possible in an emergency

## 13. Availability and modification of the Terms of Use

13.1. The Terms of Use have been made available to you prior to signing up for an J2TX Account and remain available on the website.

13.2. Just2Trade Online Ltd reserves the right to change, add or remove portions of the Terms of Use, at any time, in an exercise of its sole discretion. You will be notified of any changes in advance through J2TX Service . Upon such notification, it is your responsibility to review the amended Terms of Use.

13.3. Your continued use of the J2TX Service following the posting of a notice of changes to the Terms of Use signifies that you accept and agree to the changes, and that all subsequent transactions by you will be subject to the amended Terms of Use.

## **14. Law and jurisdiction**

These Terms of Use will be governed by and construed in accordance with Cyprus law, and any disputes relating to these Terms of Uses will be subject to the jurisdiction of the courts of Cyprus.

## **15. Contact Us**

If you have any questions relating to these Terms of Use, your rights and obligations arising from these Terms and/or your use of the J2TX Service, your J2TX Account, or any other matter, please contact [support@j2tx.com](mailto:support@j2tx.com)