

QuantoPay – Terms and Conditions

These Terms and Conditions ("**Terms**") is entered into between you (hereinafter referred to as "you" or "your") and QuantoPay Ltd. a company incorporated in the United Kingdom, having its principal place of business at the Leadenhall Building, 122 Leadenhall Street, City of London, EC3V 4AB, United Kingdom (hereinafter referred to as ("**we**", "**us**" or "**our**"). These Terms sets forth the conditions under which you are authorized to use, access and sign up to the QuantoPay Mobile Application ("**QuantoPay App**"). By accepting these Terms, you are acknowledging that you have read, understand and accepted all of the outlined provisions within these Terms as well as our Privacy Policy ("**insert link**"). In addition to these Terms, and any other relevant documentation, other terms and conditions maybe applicable, depending on the jurisdiction in which you reside.

In order to sign up to the QuantoPay Application you must be at least eighteen (18) years old and an EEA resident. In order to sign up, you must provide us with your personal email address and mobile phone number, which will be used for communication and verification purposes throughout your QuantoPay experience. Additional requirements for signing up to the QuantoPay Application includes evidence of your identity, proof of residence, and any other requirements deemed by QuantoPay or any of our third-party providers.

Upon agreeing to these Terms, you are agreeing to take complete responsibility for the accuracy of the information provided. QuantoPay retains the right to reject or revoke any sign-up application, as determined on a cases-by-case basis.

Further checks electronic checks are applicable, whereas personal data is used for such checks, please note that all such use will be governed by our Privacy Policy, available on our website [**insert URL**]

You can download the QuantoPay App from the Google play store, if you are within the designated jurisdictions, as determined by QuantoPay. QuantoPay is not responsible for any technical difficulty, account restriction, or any other technology related deterrent, as it relates to the download and installation of the QuantoPay App. These Terms, and your relationship with QuantoPay only begins during the registration process on the QuantoPay App, anything prior to that does not fall within the scope of the Terms, or the QuantoPay governance of your account and experience. QuantoPay further reserves the right to alter or adjust any of the designated jurisdictions from which you can download the QuantoPay App, at any time, at its own discretion.

QuantoPay may without any disclosure obligation, or consent, use a third-party provider to authorize certain aspects of the QuantoPay experience. QuantoPay retains certain regulatory obligations, as it relates to the onboarding KYC process, data protection, AML and other legal and regulatorily mandated obligations, QuantoPay may at any time use any number of third-party providers in order meet the criteria of its legal and regulatory obligations. The QuantoPay privacy policy ("**Privacy Policy**") outlines all the respective

aspects related to how QuantoPay collects, processes and stores any relevant personal data. The Privacy Policy can be found at *[insert link to Privacy Policy]*. QuantoPay may at time-to-time be required by certain legal or regulatory requirements to amend, or disregard certain aspects of these Terms. QuantoPay does not retain any obligation to disclose such obligations prior to the execution thereof.

QuantoPay ensures to be fully compliant with all mandatory laws and regulations within the EEA, the UK and any other affiliated jurisdictions. If you at any time have any questions related to the nature of the governance, details about QuantoPay, or any other question, comment, or other intrigue, you can find all relevant information at www.quantopay.com, or by contacting the QuantoPay team at info@quantopay.ro. QuantoPay will not be liable for any misunderstanding or inability to communicate or find any required information.

The QuantoPay App will allow customers to register with QuantoPay and begin their QuantoPay experience, as authorized by our respective third-party provider. No financial services will be offered at the time of you agreeing with these Terms. QuantoPay will not be held accountable for any interpretations as it relates to the subjectivity of the wording used within the QuantoPay App. QuantoPay reserves the right to change these Terms at any time without any prior obligations.

By continuing beyond this point, you are agreeing to these Terms. Nothing outside of these Terms, or any other relevant documentation will be deemed as an obligation on QuantoPay.