

TERMS AND CONDITIONS OF USE OF THE KAI CHATBOT

This document sets forth the terms and conditions that govern the use of the virtual assistant KAI, developed to facilitate the automated handling of inquiries, requests, and basic operations within the ikigii platform of Towerbank International, Inc. (the Bank). The use of this service implies the user's express acceptance of these terms.

1. Purpose and Functionality of KAI

KAI is a virtual assistant available 24/7, designed to enhance the experience of ikigii users—whether clients or not—through automated and efficient support. It provides assistance on topics related to the crypto wallet and the U.S. dollar bank account. KAI acts as the first level of support and redirects the user to a human agent when the inquiry cannot be resolved automatically.

2. Responsible Use and User Obligations

The user agrees to use KAI solely for the purposes for which it was designed, refraining from providing personal, sensitive, or transactional data, as well as from using the service for fraudulent or illegal purposes. All interactions must maintain respectful language and comply with these terms.

3. Limitation of Liability

The Bank shall not be liable for decisions made by the user based on information provided by KAI, nor for service interruptions, misinterpretations, or outcomes resulting from improper use. KAI does not replace professional advice or actions performed by authorized agents.

4. Personal Data Protection

The use of KAI does not require users to provide sensitive information. However, the Bank remains committed to privacy and the protection of personal data in accordance with its Privacy Notice and Personal Data Protection Policy, which can be reviewed prior to using the service. Users may consult the Bank's privacy and data protection policies at the following links:

[Privacy Notice](#) –

[Personal Data Protection Policy](#) –

By using the service, the user expresses their agreement and gives their consent with respect to the privacy and data protection policies previously made available on the website www.towerbank.com.

5. Acceptance of the Terms

The use of KAI implies the user's express acceptance of these terms and conditions. If the user does not agree with any of them, they must refrain from using the service.