

## **SECTION B (TERMS AND CONDITIONS)**

### **Schedule 1 (Disclosures)**

#### **Arizona**

If you have a question about or problem with your transaction, please contact the BVNK Support Centre at <https://www.bvnk.com/contact> or call +1 (888) 315-0331.

If you still have an unresolved complaint regarding System Pay Services (US), Inc. d/b/a BVNK's money transmission activity, please contact the Arizona Department of Financial Institutions at: 100 N 15th Avenue, Suite 261

Phoenix, AZ 85007

Telephone: +1 (602) 771-2800

Fax: +1 (602) 381-122

#### **Colorado**

Entities other than FDIC insured financial institutions that conduct money transmission activities in Colorado, including the sale of money orders, transfer of funds, and other instruments for the payment of money or credit, are required to be licensed by the Colorado Division of Banking pursuant to the Money Transmitters Act, Title 11, Article 110, Colorado Revised Statutes.

If you have a question about or problem with your transaction, please contact the BVNK Support Centre at <https://www.bvnk.com/contact> or call +1 (888) 315-0331.

If you are a Colorado Resident and have a Complaint about System Pay Services (US), Inc. d/b/a BVNK please fill out the Complaint Form provided on the Colorado Division of Banking's website and return it and any documentation supporting the complaint via mail or email to the Division of Banking at:

Colorado Division of Banking

1560 Broadway, Suite 975, Denver, CO 80202

email: [DORA\\_BankingWebsite@state.co.us](mailto:DORA_BankingWebsite@state.co.us)

website: [banking.colorado.gov/industry/money-transmitters](http://banking.colorado.gov/industry/money-transmitters)

#### **Connecticut**

If your issue is unresolved by System Pay Services (US), Inc d/b/a BVNK, you may direct your complaint to the State of Connecticut Department of Banking. Please visit the State of Connecticut Department of Banking at <https://portal.ct.gov/dob/consumer/consumer-complaints/money-transmitter> for additional information.

#### **District of Columbia**

If you have a question or complaint, please contact the BVNK Support Centre at <https://www.bvnk.com/contact> or call +1 (888) 315-0331.

If you do not receive a satisfactory response, you may file a complaint with DISB:

District of Columbia Department of Insurance, Securities and Banking

1050 First St., NE, Suite 801 Washington, DC 20002

Fax: +1 (202) 354-1085

E-mail: [disbcomplaints@dc.gov](mailto:disbcomplaints@dc.gov)

<https://disb.dc.gov/>

## **Florida**

NOTICE: By the Florida Office of Financial Regulation

BY GRANTING BVNK A LICENSE, THE FLORIDA OFFICE OF FINANCIAL REGULATION IS NOT ENDORSING THE USE OF DIGITAL OR VIRTUAL CURRENCIES.

- U.S. currency is legal tender backed by the U.S. government. Digital and virtual currencies are not issued or backed by the U.S. government, or related in any way to U.S. currency, and have fewer regulatory protections.
- The value of digital and virtual currencies is derived from supply and demand in the global marketplace which can rise or fall independently of any fiat (government) currency.
- Holding digital and virtual currencies carries exchange rate and other types of risk. POTENTIAL USERS OF DIGITAL OR VIRTUAL CURRENCIES, INCLUDING BUT NOT LIMITED TO BITCOIN, SHOULD BE FOREWARNED OF A POSSIBLE FINANCIAL LOSS AT THE TIME THAT SUCH CURRENCIES ARE EXCHANGED FOR FIAT CURRENCY DUE TO AN UNFAVORABLE EXCHANGE RATE. A FAVORABLE EXCHANGE RATE AT THE TIME OF EXCHANGE CAN RESULT IN A TAX LIABILITY. PLEASE CONSULT YOUR TAX ADVISOR REGARDING ANY TAX CONSEQUENCES ASSOCIATED WITH YOUR HOLDING OR USE OF DIGITAL OR VIRTUAL CURRENCIES.

If you have a question or complaint, please contact the BVNK Support Centre at <https://www.bvnk.com/contact> or call +1 (888) 315-0331.

Florida residents may contact the Florida Office of Financial Regulation with any unresolved questions or complaints about System Pay Services (US), Inc. d/b/a BVNK at 200 E.Gaines Street, Tallahassee, FL 32399-0376, telephone number: +1 (800) 848-3792 (toll free).

## **Illinois**

The Illinois Department of Financial & Professional Regulation (<https://www.idfpr.com/>) will accept complaints at +1-888-473-4858, or by mail at: 320 West Washington Street, 3rd Floor, Springfield, Illinois 62786.

You may also contact the Consumer Financial Protection Bureau for questions or complaints about System Pay Services (US), Inc. d/b/a BVNK at <https://www.consumerfinance.gov/> or by phone at +1 (855) 411-2372.

## **Maine**

If your issue is unresolved by System Pay Services (US), Inc. d/b/a BVNK, you may direct your complaint to the Maine Bureau of Consumer Credit Protection at +1 (207) 624-8527. Please visit <https://www.maine.gov/pfr/consumercredit/complaint.htm> for additional information.

## **Minnesota**

System Pay Services, Inc. d/b/a BVNK, is committed to combating fraud. If you are located in the State of Minnesota and believe that your account has been accessed without your authorization, you did not initiate a transaction, are not the intended recipient of a transmission, or should you have any other questions or concerns regarding BVNK, please contact our customer support at please contact BVNK Support Centre at <https://www.bvnk.com/contact> or call +1 (888) 315-0331.

## **Nevada**

If your issue is unresolved by System Pay Services (US), Inc. d/b/a BVNK, you may direct your complaint to the Nevada Financial Institutions Division at +1 (702) 486-4120.

Please visit <https://fid.nv.gov/Resources/Resources/> for additional information.

### **New Mexico**

New Mexico If your issue is unresolved by System Pay Services (US), Inc. d/b/a BVNK, you may direct your complaint to the New Mexico Regulations and Licensing Department, Financial Institutions Division. Please visit <https://www.rld.nm.gov/financialinstitutions> for additional information.

### **Vermont**

If your account has a Vermont mailing address, we will not share personal information we collect about you with non-affiliates unless the law allows, or you provide authorization. Written authorizations from Vermont consumers may be delivered to us at the email or mailing address below and must contain your name, address, signature and your consent. You may revoke your consent at any time by contacting us at BVNK Support Centre at <https://www.bvnk.com/contact> or by calling us at +1 (888) 315-0331 or by writing or emailing us at the addresses below:

System Pay Services (US), Inc.

365 Toni Stone Xing, Floor 3, San Francisco, CA 94158

Email: [merchants@bvnk.com](mailto:merchants@bvnk.com)

If you have a question or complaint, please contact the BVNK Support Centre at <https://www.bvnk.com/contact> or call +1 (888) 315-0331.

If you still have unresolved complaint regarding the company's money transmission activity, please contact the State of Vermont Department of Financial Regulation using the Vermont Consumer Complaint Form:

<https://dfr.vermont.gov/form/banking-consumer-complaint-form>