BUBURUZA

Buburuza AI Inc. Customer Agreement

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This agreement covers your Buburuza account, app and related services for eligible Canadian and other eligible international customers, including household features and subscriptions. Regulated payment services available in the app, such as on- and off-ramps, conversions, card issuance and stablecoin services, are carried out by the licensed partners named on our Financial Institution Partners page, under their own licences and terms. For eligible customers outside both the United States and Canada, Crypto Custody and Earn are provided by Buburuza Bank Ltd. under the Buburuza Bank Ltd. Crypto Custody Terms, accepted with this agreement, and Crypto Loans are provided by Buburuza Bank Ltd. under the Buburuza Bank Ltd. Crypto Loan Agreement, accepted when you first borrow. Cards are provided by Buburuza Payments LLC under the Buburuza Card Terms, accepted when you first order a card. Crypto Custody, Earn and Crypto Loans are unavailable to Canadian customers.

1 Your agreement and service provider

1.1 Parties and acceptance

This agreement is between you and **Buburuza AI Inc.** for your Buburuza account, app and interface as an eligible Canadian or other eligible international customer. In these Terms, “we”, “us” and “our” mean Buburuza AI Inc.; “you” means the individual or business customer accepting the agreement. “Services” means the account, app, website functions and interface provided under this agreement; the partners and the other Buburuza companies named in section 1.2 provide their own services under their own terms. A “business customer” includes a legal entity or person using a business account for business purposes. We remain responsible for the obligations we undertake to you.

You accept these Terms through the account agreement process. Entering an email address, requesting a verification code, signing in with another account, completing verification or reading this document does not itself sign the account agreement. We provide a record of the accepted documents, their versions and the relevant service provider. A person accepting on behalf of a business must have authority to bind it.

For customers outside both the United States and Canada, onboarding also records your confirmation that you request Buburuza’s services, including the Crypto Custody service included through Buburuza Bank Ltd., on your own initiative and without solicitation by Buburuza or anyone acting on its behalf. Make that confirmation only if it is accurate. We assess applicable eligibility and the actual circumstances; the confirmation does not override contradictory facts, restrictions or mandatory law. This confirmation is not required from U.S. or Canadian customers.

1.2 Customer allocation and mailing address

For individuals, customer location is determined by verified usual residence. A sole trader follows that rule. For companies and other incorporated businesses, including limited liability companies, it is determined by the customer’s current verified jurisdiction of incorporation or formation.

Partnerships, trusts and other legal arrangements are assessed according to their verified formation, structure and applicable eligibility rules. Citizenship, tax residence, beneficial ownership, management location and actual operations may affect eligibility and reporting, but do not by themselves change the contractual provider. Temporary travel, an IP address or a telephone country code does not itself change your provider or establish eligibility.

Canadian clients and other eligible international clients contract with Buburuza AI Inc.; U.S. clients contract with Buburuza Payments LLC, for the account, app and interface. “International” means outside both the United States and Canada. The regulated payment services available through the app are provided by the licensed partners named on the Financial Institution Partners page, under their own licences and terms. For eligible international customers, Crypto Custody, Earn and Crypto Loans are provided by Buburuza Bank Ltd. (Union of Comoros) under its own terms. Cards are provided by Buburuza Payments LLC to eligible U.S., Canadian and international customers wherever the card programme allows. International eligibility is subject to applicable law, sanctions, product restrictions and the approved service arrangement. This allocation does not establish permission to serve every country, customer or activity.

Buburuza Corp. coordinates group operations and provides the group activities described in the Privacy Policy. Shared ownership, management, branding or support does not make it a party to this agreement or a guarantor of our obligations. Each company remains responsible for its own conduct and legal duties.

Our mailing address is **Bentall II, 555 Burrard Street, Office 03-109, Vancouver, British Columbia V7X 1M8, Canada**. This is a correspondence address; it is not a statement that it is the address for legal service of process.

Services of other Buburuza companies. Some services in the app are provided by other Buburuza companies under their own agreements:

- **Crypto Custody and Earn:** Buburuza Bank Ltd., Union of Comoros, under the Buburuza Bank Ltd. Crypto Custody Terms, only for eligible international customers outside both the United States and Canada. For those customers, the onboarding acceptance of this agreement also accepts the Crypto Custody Terms and the Risk Disclosure Statement, so Crypto Custody is included without a separate election or activation request. Inclusion does not authorise a transaction, conversion, Earn allocation or loan.
- **Crypto Loans:** Buburuza Bank Ltd. under the Buburuza Bank Ltd. Crypto Loan Agreement, accepted when you first borrow, only for eligible international customers.
- **OTC desk and BUB:** Buburuza Bank Ltd. under the OTC Desk Terms and the BUB Token Terms, only for eligible international customers.
- **Cards:** Buburuza Payments LLC under the Buburuza Card Terms, accepted when you first order a card, together with the card issuer’s cardholder agreement.

Each company is responsible for its own service. We provide the account and app through which you give instructions for those services and pass your instructions to the responsible company. We are not a party to, or guarantor of, another company’s service, and it is not a guarantor of ours. Money moves between your account with us and a service of another Buburuza company only on your instruction or under an automatic rule you set. Crypto Custody, Earn and Crypto Loans are unavailable to U.S. and Canadian customers; a paid plan or Private add-on does not change that restriction.

1.3 Changes affecting eligibility or provider

Tell us promptly if your usual residence, place of formation or other material eligibility information changes. We assess the actual facts and applicable restrictions. A database entry, change of address or change in location does not itself transfer this agreement or create access to a restricted product. We may restrict affected services and arrange a lawful exit where eligibility ends, while preserving existing property and mandatory rights.

Before changing your contractual provider, we explain the proposed change, its material effects and your choices, give required notice and obtain acceptance where required. A move to a different Buburuza provider requires the applicable agreement and a lawful transition; it does not occur merely under a discretion to allocate customers differently. We will not use an affiliate reassignment to remove mandatory rights or reset marketing refusals.

1.4 Documents and priority

Linked supplier terms. Customer-facing supplier terms expressly identified as applicable to your service are incorporated by reference for that service, to the extent permitted by law and the supplier's requirements. The agreement process identifies the supplier, relevant service and applicable documents and provides accessible direct links before acceptance. Where valid, the same onboarding acceptance covers these Terms and the expressly identified supplier terms; no separate Buburuza signature process is required merely because documents are linked. We retain the applicable document versions or copies and acceptance records.

A supplier directory, homepage, privacy notice or commercial agreement between Buburuza and a supplier does not become your customer agreement merely because it is linked. Only terms designated for your service apply. A link does not replace a specific signature, risk acknowledgment or other action required by applicable law or the supplier's binding requirements. We combine necessary actions with the existing agreement or transaction flow where permitted. Adding a supplier or changing linked content does not itself expand your mandate, change your contracting company or constitute acceptance of previously undisclosed terms. Applicable changes follow sections 1.3, 6.5 and 21.

These Terms apply with the service-specific documents expressly identified and accepted for your service, including any applicable cardholder agreement, payment mandate and Electronic Delivery and E-Sign Disclosure. Where you use the service, these include the Plans and Credits Terms, the Buburuza Card Terms (provided by Buburuza Payments LLC), the Referral Terms, the Additional Services Terms (eSIM, airport lounges and Concierge), for business customers, the API Terms and, for eligible customers outside both the United States and Canada, the OTC Desk Terms and the BUB Token Terms (Buburuza Bank Ltd. agreements; see section 1.2). For every business account, the Buburuza Data Processing Addendum forms part of this agreement and applies to processing we carry out on your behalf. We make the Addendum and the current Subprocessors page available before you accept this agreement. A partner's agreement governs its own service and does not excuse our breach of our obligations. Mandatory law prevails. A valid service-specific term prevails over these Terms only for the identified service and conflict. The Privacy Policy explains processing and rights; it is not a blanket consent to optional data uses.

The agreements of other Buburuza companies listed in section 1.2 are separate agreements with those companies. Each governs its own service, and these Terms govern your account and app; neither changes the other company's obligations. The conditional fiat savings framework in section 8.4 forms part of this agreement. Product use requires your instruction and the applicable disclosures.

For a service validly brought under this version, these Terms replace earlier general Buburuza account terms for that service from the applicable acceptance or lawful transition date, subject to accrued rights, mandatory law and valid transition requirements. They do not retroactively change a provider or extinguish an existing claim. No general risk page, partner list or Heter Iska reference expands the permitted asset mandate, adds a dollar-value guarantee or creates compulsory arbitration. Separately binding provider contracts and adopted undertakings require their own valid amendment process. Section 22 addresses the general Heter Iska undertaking.

2 Eligibility and service availability

An independent individual account requires you to be at least 18, have the legal capacity required for the particular service and satisfy applicable provider and verification requirements. If independent eligibility begins later in your circumstances, reaching 18 alone does not establish eligibility. Eligible children aged at least 16 (or a higher minimum age where local law requires) may use the household arrangements in section 9 until 18 or the later age of majority where they live. We do not offer an independent account to a child.

A business must validly exist, provide required ownership and control information, and authorise its representatives. You must keep material information current and tell us of changes affecting eligibility, authority or your service arrangement.

You must not use a service where doing so is prohibited by applicable sanctions, law or a disclosed service restriction, or use false information to bypass an eligibility restriction. Relevant restrictions depend on the actual entity, customer, activity and jurisdiction. Ordinary travel, VPN use or differences between nationality, residence and contact details do not alone establish fraud or prohibited status. Independently applicable sanctions and service prohibitions still apply.

Crypto Custody, Earn and Crypto Loans are unavailable to U.S. and Canadian customers. Crypto Custody is included for eligible international customers through the onboarding acceptance of the Crypto Custody Terms described in section 1.2. No subscription, Private add-on, household relationship or use of a supplier overrides these restrictions. Availability depends on your lawful route, the product, the asset and network, and the provider's approved scope. A displayed destination or currency does not establish that every customer can originate a payment through it. We explain relevant restrictions and limits before you use the service.

A Canadian customer may view a clearly labelled sample-data preview of Crypto Custody, Earn and Crypto Loans after acknowledging that these services are unavailable to them and the preview is not an offer of them. The preview contains no real customer custody assets or live custody prices. Deposits, transfers and withdrawals are unavailable within the preview, and no custody deposit address is generated or displayed. Viewing a preview does not accept custody terms or authorise a transaction. No own-initiative or no-solicitation declaration is required from Canadian customers. Any separate lawful servicing or return of assets from a prior arrangement remains governed by that arrangement and applicable law.

3 Verification, account access and security

We obtain information reasonably needed to establish identity, residence, business ownership and control, authority, source of funds, purpose and expected use, and to comply with applicable verification, sanctions, reporting and financial-crime obligations. We may request updates or

supporting evidence where justified. We explain required information and the consequences of not supplying it, except where disclosure is lawfully restricted.

You must provide accurate information, use only accounts and payment instruments you are authorised to use, protect your sign-in and recovery credentials, keep your device reasonably secure and promptly report suspected compromise or an incorrect transaction to support@buburuza.com. Do not send passwords, security codes, private keys or recovery phrases by email or to someone claiming to be support.

We may use suitable verification and security providers, as explained in the Privacy Policy. These Terms do not grant unrestricted authority to obtain credit reports or reuse identity information for marketing. Any separate legally required authorisation will be obtained at the relevant step.

For a business account, you must assign appropriate access to authorised users and tell us promptly when authority changes. You are responsible for properly authorised activity within the agreed permissions. This does not make you automatically liable for every unauthorised transaction, our own fault or losses that applicable law allocates differently. Household permissions are governed by section 9.

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4 The services and financial partners

Buburuza provides the app and interface through which you give instructions. When you use a payment, conversion, card or stablecoin service, Buburuza passes your instruction to the relevant licensed partner through its systems, and the partner carries out the transaction under its own licence and terms, which you accept before first use. Buburuza remains responsible for the app, the interface, the information it gives you and its other obligations under this agreement.

The partner services available through your account may include payment instructions, conversion, receiving details, transfers, cards and related account information. Banking and Crypto Custody are separate product categories; a Banking label does not itself mean that Buburuza is a bank or that a balance is an insured deposit. For each eligible international customer, a custodial wallet is provided by Buburuza Bank Ltd. under its Crypto Custody Terms once verification and onboarding acceptance are complete. The particular provider, asset or currency, fees, material risks and applicable agreement are identified before you use the feature. These Terms do not promise that a bank deposit account, credit facility, exchange, staking service or savings product is available merely because it is described elsewhere on a website.

We remain responsible for the interface, instructions, disclosures and other obligations we undertake. Independent banks, issuers, payment providers and digital-asset issuers remain responsible for their own obligations. We do not guarantee every independent provider's performance, but using a provider does not remove our own contractual or statutory duties.

The identity of an asset issuer is distinct from the identity of a payment provider, card issuer or custodian. Where a stablecoin is supported, the issuer's current terms and eligibility rules determine any direct redemption rights. Holding the token does not by itself guarantee direct issuer redemption or access to every issuer service.

Our app may help you interact with public blockchains and other software. We do not control an independently operated blockchain merely because we provide an interface. We will describe any material role we actually perform. These Terms do not establish that a particular Buburuza protocol is decentralised, live, independently operated or a particular blockchain layer.

5 Customer holdings, balances and ownership

5.1 Holding arrangement and records

Payment balances follow the actual fiat currency and lawful payment arrangement identified to you. Where a licensed partner provides a stablecoin service to you, your stablecoin balance, for example in your Stablecoin account, is held by that partner under its terms and forms part of your payment balances; it is not Crypto Custody. A supported payment or card route may involve supplier custody or conversion of digital assets as a step in execution or settlement; this does not provide a Crypto Custody account or permission to hold an ongoing customer investment balance in digital assets. Digital-asset custody balances exist only for eligible international customers, are held by Buburuza Bank Ltd. under its Crypto Custody Terms, not by us, and are recorded separately from payment balances. These Terms establish the standing rules for payment balances held with us. Your account confirmation and the applicable service disclosures identify your contracting provider, any different service operator, the holding structure and relevant banks or custodians. Your account records and statements identify the actual assets and units credited to you. A feature is available only under the identified arrangement.

The holding arrangement, any segregation, your property interest, the obligor and insolvency treatment are those identified in the applicable service disclosures and determined by applicable law. Where a pooled arrangement is lawfully used, individual entitlements must be recorded and reconciled against the corresponding holdings. For Crypto Custody, the Crypto Custody Terms set out how client assets are held and protected. For other holdings, an internal ledger or wallet address does not by itself create legal segregation or an insolvency priority. Mandatory safeguarding and property-return duties remain applicable.

All in-app wallets and wallet operations are custodial. Customers receive no private keys or seed phrases and do not independently control those wallets. We or the applicable disclosed service providers manage access and execute authorised instructions. This description does not make the Crypto Custody product available where excluded. These Terms do not authorise use of assets outside our lawful control or the accepted mandate.

5.2 Entitlements and dollar valuations

An eligible international Crypto Custody balance is held by Buburuza Bank Ltd. under its Crypto Custody Terms. Any USD figure the app shows for it is an estimated valuation, not fiat held by us, a fixed USD debt or a promise that one USDC will always be worth or redeemable for one US dollar.

Your payment entitlement is to the actual fiat amount and currency, or to the actual stablecoin units held for you by a licensed partner, under the disclosed payment arrangement, subject to valid instructions, properly disclosed charges and applicable law. The account information identifies the relevant obligor and any interest in an identified pooled bank arrangement. Supplier use of digital assets for execution or settlement does not change that fiat entitlement into a token claim or transfer an undisclosed depegging risk to you. Required fiat safeguarding and asset coverage continue to apply.

A currency equivalent or combined value displayed for different fiat currencies is an estimate, not a completed conversion or a new debt in the display currency. Available, reserved and pending amounts remain distinguishable and are not counted twice. Record corrections must reflect the actual authorised transaction and governing rights.

An estimated valuation is not an executable quote. Actual conversion proceeds depend on the execution price, liquidity, disclosed spread and fees. We do not promise the best available price or

continuous market liquidity. Binding quotes and mandatory execution or reimbursement duties remain enforceable.

Where the app shows a combined USD figure for balances held with us and holdings with another Buburuza company, the total is an estimated valuation. Each company's obligation remains separate and the underlying amounts remain separately identifiable; the total does not create a new fixed-dollar repayment obligation. Available, reserved and pending amounts are distinguished and are not counted twice. A record or display error does not itself create or extinguish an underlying entitlement; corrections must reflect the actual authorised transaction and governing rights.

5.3 Supported assets and networks

Use only the currencies, payment methods and networks expressly supported for your payment route. Check the recipient, receiving details, currency, reference and amount before confirming. If an eligible route accepts digital assets for conversion as part of a payment, use only the specified asset, network, address and any required tag or memo. Unsupported or incorrectly addressed transfers may be unrecoverable. Any recovery service and fee must be disclosed before it is undertaken.

We may suspend or end support for a currency or route for legal, security, technical or commercial reasons, with the notice and return arrangements required by the agreement and law. Urgent action may be necessary for legal or security restrictions. Ending support does not cancel a valid entitlement or transfer your property to us; conversion or disposal requires a valid mandate or another lawful basis. No reference to a digital-asset payment route offers Crypto Custody, staking, forks, airdrops or a digital-asset investment account to Canadian customers.

Asset, network, fork and delisting rules for Crypto Custody are in the Crypto Custody Terms. Stablecoins, wrapped or bridged tokens and tokens on different networks can carry different rights and risks; similar names or prices do not make them interchangeable.

5.4 Standing rules and current account information

Sections 5, 6 and 8 establish the standing rules for customer holdings, authorised conversions, provider movements and risk allocation. They apply to the actual service and holding arrangement identified to you. Daily deposits, withdrawals, payments and conversions are recorded in the account ledger and statements. An ordinary balance movement does not require a new contractual schedule or repeat acceptance of these Terms.

Before the relevant service or arrangement is used, we provide the information needed to identify:

- The contracting company, any different service operator, relevant bank or custodian and their roles.
- The supported currency or asset and network, and the actual entitlement under section 5.2: a fiat obligation, an interest in an identified pooled bank arrangement, or specified stablecoin units held under the identified partner's terms. Assets in the separate Crypto Custody product are held by Buburuza Bank Ltd. under its Crypto Custody Terms.
- The permitted holding arrangements and standing authority in section 6.5, together with the applicable execution, spread and fee rules.
- The withdrawal or redemption route, material limitations and any provider terms that govern the service.
- The actual safeguarding structure, any applicable insurance and its beneficiary, eligibility and limits, and any residual issuer, bank or custodian failure risk lawfully borne by you.

This information may be delivered within the existing account agreement process, the relevant service screen and accessible service disclosures. It does not require a separate customer-specific holding appendix. We retain the versions and records needed to establish the applicable arrangement and your authorisation. Merely editing a provider list or account label does not change your rights or expand our authority.

The current account information distinguishes available, reserved and pending amounts and shows the asset quantities to which the relevant rules apply. A corrected record must reflect the actual authorised transaction and governing rights. Changes to the legal arrangement, supported scope or mandate follow sections 1.3, 6.5 and 21 and any mandatory notice, approval or acceptance requirements.

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6 Payments, conversions and instructions

6.1 Your authorisation

We and the identified providers may carry out the particular instructions you validly authorise. Your confirmation must identify the relevant asset or currency, amount, recipient and material fees or conversion terms. Any mandate for recurring payments, linked-account debits or automatic card prepay is limited to its disclosed scope. These Terms do not grant a general power to debit any account for any asserted liability.

You must check payment details and act promptly if you identify an error. We must execute accepted instructions in accordance with the agreement and applicable law. A payment request or quotation is not a completed transfer; the account shows its status and any material failure or delay.

6.2 Conversions and incoming payments

The transaction screen identifies a fixed quote or an indicative rate, any quote expiry, spread, fees and the amount or calculation applicable to the exchange. Market movement may affect an indicative quote, but does not permit us to disregard a binding quote. A material change outside the authorised terms requires a fresh confirmation or another valid mandate. We do not promise the best rate available anywhere.

An incoming payment may be converted only under the disclosed receiving arrangement or another valid instruction. Receiving details must be used for the named customer, permitted payer types and accepted currencies or assets. They must not be represented as an unrestricted personal bank account where they are not one. We explain any payer, reference, conversion and return requirements relevant to the route.

We may refuse, return or hold a payment where required by law or justified by the accepted service rules, insufficient available funds, incompatible details or a material security concern. We notify you and give reasons and any available correction route where permitted. We do not fulfil a smaller, partial order unless you authorised partial execution or the applicable mandate permits it.

6.3 Cancellation and recurring payments

You may request cancellation or correction through the available service or support. The ability to cancel depends on the payment's actual stage, network and applicable law. A label such as pending does not itself remove a statutory cancellation right. Once a blockchain transaction is final, reversal may be technically impossible; that does not remove a legal obligation to correct or compensate for an error where one exists.

Recurring payments run under the mandate you approved. You may change or revoke the mandate through the supported process, subject to lawful cutoffs and already irrevocable instructions. We explain when a change becomes effective. Cancelling a paid subscription does not automatically cancel your separate recurring payment instructions.

6.4 Errors, refunds and reversals

Tell us promptly about an unauthorised, missing or incorrect transaction. We investigate or route the matter to the responsible provider, explain the outcome and provide reimbursements required by law or contract. Mandatory notice periods, provisional credits, remittance cancellation rights and card dispute rights apply where relevant; these Terms do not replace them with a universal shorter deadline.

Transaction and processing-fee treatment on cancellation, failure or return is governed by section 11.4; that section does not reduce the rights in this section.

Where a funding payment is lawfully reversed or charged back, we may seek repayment of the resulting properly established amount or collect it within the scoped authority in section 11.5, explain the calculation and follow applicable dispute and recovery rules. We do not use a disputed claim as a general right to seize protected customer assets or recover another entity's corporate debts.

6.5 Standing authority for holdings and provider changes

You authorise operational transfers among the permitted holding or payment providers within the disclosed lawful payment arrangement, preserving the asset or currency entitlement owed to you. Currency conversion follows your payment instruction or an expressly disclosed recurring or standing mandate. Any supplier use of digital assets for settlement must comply with the route's authority, required safeguarding and matching obligations; it does not turn a payment balance into a Crypto Custody balance or change a fiat debt into token units.

A movement between your account with us and Crypto Custody, Earn or a loan with Buburuza Bank Ltd., or your card balance with Buburuza Payments LLC, requires your instruction or an automatic rule you set, and the receiving company's terms then apply. Conversions inside Crypto Custody follow the Crypto Custody Terms. No one-for-one USD/USDC rate is promised unless expressly confirmed for that transaction. Until execution and necessary settlement are confirmed, the transaction remains pending. This authority does not extend to speculative trading, lending, staking, leverage or unrestricted use for our own business.

A provider-only transfer preserving the same asset or currency entitlement may occur within the agreed arrangement, subject to applicable notice, approval and safeguarding requirements. A new asset, materially different protection or change of contracting company is not an ordinary provider substitution. We follow the required amendment, notice and acceptance process for a change outside your mandate. Section 21 governs adverse material contractual changes.

You may revoke a standing conversion mandate prospectively through available controls or support. Revocation does not reverse an already irrevocable instruction. If the affected service cannot continue without it, we explain available withdrawal or orderly closure. Mandatory cancellation rights remain.

Neither a mandate nor an operational purpose overrides a required fiat entitlement, eligible-asset rule, licence condition, provider approval or other binding restriction. If a movement cannot lawfully preserve the required rights and matching structure, it is not permitted. Binding quotes, execution and reimbursement obligations remain enforceable. We do not reduce an existing debt by relabelling its backing.

7 Cards and partner custody

Cards are provided by Buburuza Payments LLC under the Buburuza Card Terms, accepted when you first order a card, together with the card issuer's cardholder agreement shown at that point. Cards are available wherever the card programme allows your country. Your card balance is held under the card programme, not in your account with us or in Crypto Custody, and is kept topped up automatically to the limit you set, from the funding sources you choose (automatic prepay). Several cards can share one card balance. A family or business that gives a card to another person controls that card and its budgets and sees every purchase made with it; it does not see the cardholder's own account or spending with their own money.

A card is available only under the applicable cardholder agreement and eligibility rules. The card information identifies the issuer, programme provider, card type, fees, currency, funding process and dispute route. Every card is issued as a Visa credit card but gives no credit: it spends only money already on its card balance, and you never owe anything for card purchases.

Where an eligible card route permits funding from digital assets and you validly authorise it, the disclosed process may include conversion and transfer to the partner's custody or settlement arrangement. Such a card funding step does not offer Crypto Custody to U.S. or Canadian customers. Once transferred, those assets are governed by the relevant custody and card terms as well as our own applicable obligations. A displayed card balance or reservation reflects that service's records; it does not create additional spendable assets elsewhere in the account. Any fixed fiat card or payment settlement obligation must have its own permitted matching funding arrangement. A dollar card display does not create a second entitlement to assets already used for card funding or turn an eligible international Crypto Custody balance into a guaranteed dollar entitlement.

Customer assets held for the card service are not collateral for Buburuza's general corporate obligations under these Terms. Lawful transaction-specific reservations, reversals and fees remain subject to the applicable agreement. Partner insolvency and bank or custodian failure are distinct from ordinary card transaction disputes and from our own responsibility.

8 Safeguarding, interest and allocation of holding risks

8.1 Protection and permitted use

We do not use customer principal to pay operating expenses or grant a general pledge over customer assets for our own business. We may transfer or convert assets only within a lawful accepted service arrangement, valid mandate or legal requirement. Acceptance of these Terms alone does not authorise borrowing, lending, staking, leverage or speculative deployment of ordinary account assets. A specific savings or staking allocation must instead follow section 8.4 and the customer's instruction for that product; the operational holding mandate does not supply that instruction. Crypto Custody and digital-asset staking remain unavailable to Canadian customers.

The responsible company applies the safeguarding and asset-coverage requirements applicable to its activity. Safeguarding and deposit insurance are distinct. USDC is not an insured bank deposit because its value is displayed in dollars or because a provider holds fiat reserves. Any insurance claim must identify the actual arrangement, beneficiary, eligibility and limits; we do not promise coverage by implication.

For funds subject to Canadian payment safeguarding requirements, Buburuza AI Inc. must use the legally permitted safeguarding arrangement identified for the account. The token valuation and market-risk provisions do not reduce that obligation or permit conversion into an ineligible backing asset. The same principle preserves applicable fiat, payment, custody and asset-coverage duties in other markets.

8.2 Market and independent-provider risks

No token market-risk provision changes a fiat payment entitlement or permits an undisclosed digital-asset investment allocation. We give no independent guarantee of a digital asset's market value. That does not reduce our responsibility for a payment or conversion we undertake.

Market-value and depegging risk for Crypto Custody holdings is allocated in the Crypto Custody Terms.

Banks, custodians, issuers and networks may fail, restrict access or delay recovery. We do not give an additional guarantee of an independent provider's obligations merely because it is used for the service. Any residual loss allocated to you must be lawfully allocable and clearly disclosed for your actual holding arrangement before that arrangement is used. This paragraph does not reduce a debt we owe, a required shortfall-restoration duty, an express binding obligation or a liability that cannot lawfully be excluded. A provider failure does not itself convert a fixed USD obligation into a recoveries-only claim.

Proportionate recoveries. Where an independent bank or custodian failure leaves a residual shortfall that may lawfully be borne by customers under the disclosed arrangement, recovered assets available for distribution from the legally relevant custody pool are allocated in proportion to each affected customer's verified entitlement in that pool, subject to applicable law, mandatory priorities, proprietary rights, the governing custody arrangement and any binding court or insolvency directions. The relevant pool is determined by those rights and arrangements, not merely by a wallet label or provider name, and may extend across more than one account or provider. This provision does not authorise spreading losses across unrelated assets, pools or Buburuza companies. A partial distribution does not, by itself, discharge a remaining claim or waive a right to further recovery. This allocation rule does not create a voluntary top-up or guarantee by Buburuza or another group company, reduce an existing debt, or override required safeguarding, asset maintenance, shortfall restoration, reimbursement or our responsibility for our own conduct under these Terms and applicable law. The protections in section 18.1 remain unaffected.

Return of customer property means the fiat or other property entitlement legally owed under the applicable payment arrangement; no supplier use of tokens changes a fixed fiat debt into a recoveries-only or token-value claim. Required asset maintenance, safeguarding, payment reimbursement and non-excludable remedies remain in place. Section 18 governs other liability limits. No other Buburuza company provides a guarantee solely because of shared ownership, management or branding.

8.3 Lawful interest retention

Where permitted by applicable law and the applicable customer, safeguarding and provider arrangements, eligible fiat funds may be placed in interest-bearing safeguarded bank accounts, including an eligible overnight deposit. We or the identified provider may retain interest to which we or it are lawfully entitled unless the applicable service expressly allocates it to you. Interest retention does not entitle us to reduce the actual fiat principal owed or bypass required liquidity, protection or withdrawal access.

This paragraph does not authorise conversion into crypto to earn yield, proprietary investment, lending or staking. Any operational movement under section 6.5 remains confined to the eligible service, valid mandate and required protection; it does not create an interest product or a guarantee against market movements. We do not charge an ordinary account for unrelated trading losses or losses on our own corporate investments.

8.4 Savings and staking under these Terms

Crypto Custody, Earn, staking and Crypto Loans are not offered under this agreement. For eligible international customers, Buburuza Bank Ltd. provides them under its own terms; Canadian customers see a preview only. Acceptance does not authorise automatic investment of idle balances, lending, leverage, staking or deployment for our treasury. The interest-retention rule in section 8.3 does not create a customer yield product.

If an eligible fiat savings feature is lawfully made available, the existing agreement and product flow must identify its actual provider, legal entitlement, currency, principal and interest terms, fees, protection, risks, withdrawal and renewal conditions before your instruction. This section alone does not activate that product or authorise an unspecified future investment. Any change outside this agreement requires the applicable disclosure, amendment and acceptance process. A savings label is not a promise of a bank deposit, insurance or a guaranteed return. Required customer rights remain protected by section 18.1.

For eligible international customers, Earn and staking are governed by the Crypto Custody Terms.

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9 Household accounts, children and shared cards

Household access does not expand product eligibility. U.S. or Canadian household users cannot obtain Crypto Custody, Earn or Crypto Loans through another person's international account. Each relevant customer, beneficiary and permitted user must satisfy the applicable product rules; a household role alone does not establish eligibility.

9.1 Relationship and controls

An eligible parent or legal guardian with an account may establish a linked household sub-account for a child aged at least 16 (or a higher minimum age where local law requires) and under 18 or the later age of majority where the child lives, subject to verified authority, local rules and product eligibility. The child has their own login and completes identity verification. The parent or guardian is the contracting household account holder, accepts this agreement on the child's behalf and remains responsible for the child's use; the child accepts a short plain-language summary. The child's access does not by itself give the child ownership of parent funds or make it an independent adult account.

Adult cardholders. An adult invited to use a family or business card, such as a relative, household staff member or employee, opens their own Buburuza account under their own agreement. The family or business that gives the card controls that card and its budgets and sees every purchase made with it. It does not see the cardholder's own account, balances or purchases made with the cardholder's own money.

The household programme is intended to provide the available service range subject to the child's legal and provider eligibility. Where a particular service is unavailable for the child under law or provider rules, only that service is withheld while other cleared services may continue; if the household arrangement itself is prohibited, that route is unavailable. The parent controls allocations, spending and transfer limits, permitted recipients and destinations, service access and

freezes. The child may send and receive payments within those controls. The parent can view balances and transactions, change permissions and reclaim parent-owned allocations. Parent controls cannot override platform, provider, legal or compliance restrictions.

9.2 Funding and ownership

Money the parent allocates from their own funds remains the parent's money and may be reclaimed. The child may receive wages, gifts and payments from other people through permitted routes. Those receipts are recorded with the real sender, recipient and purpose. A receipt is accepted only where the account arrangement and applicable law permit it. Crediting a payment does not transfer ownership of money legally belonging to the child or another person. Such property must be handled according to its ownership and applicable law, including during the age-of-majority transition or any later closure. If the relevant receipt cannot be supported lawfully, it is restricted or returned through a lawful process. A guardian's powers remain limited by applicable duties; this exception is not confined to Quebec or employment earnings.

The parent must use their controls consistently with their duties to the child, the disclosed service rules and any applicable court order. We may ask for evidence of guardianship, changes in authority, ownership or source of funds, and restrict disputed activity while following the relevant lawful procedure.

9.3 Compliance across the household

Activity across the parent account and all linked child sub-accounts is assessed together for compliance monitoring and applicable household limits. A child sub-account does not create a fresh compliance allowance or a means to avoid source-of-funds, verification, transaction restrictions or reporting requirements. Third-party receipts remain part of that assessment, regardless of their size.

We preserve the actual payer, child recipient, parent account holder and any relevant on-behalf-of role. We may request the payer relationship, source, purpose and other evidence required for the transaction. Monitoring within the parent's relationship does not relabel a third party as the parent, determine ownership of the child's property or replace the actual statutory reporting rules.

9.4 Transition at the age of majority

At 18, or at the later age of majority where the young person lives (for example 19 in British Columbia), the household sub-account enters the transition to independent use without being closed and reopened. The account and its necessary history are retained. Independent use starts only after the required verification, actual legal and provider eligibility and acceptance of the applicable account terms in the app. We reuse information and evidence that remain valid and sufficient; additional or updated information is required where necessary for those checks. Reaching that age alone does not establish eligibility for every service.

If those requirements have not been met, the account remains open with restrictions. Retaining the account does not authorise independent payments or other services for which eligibility or authority is missing. Pending transactions, returns, valid holds and legally required access or settlement are handled under their applicable rules. The general restriction and termination provisions continue to apply; this transition does not promise indefinite availability where law or binding provider requirements prevent it.

Automatic parental account access and control end at the transition. Historic household permissions do not authorise later instructions or access to the young person's continuing account. Any further parental access requires a valid new authorisation from the independently

eligible account holder through the supported authority process, except where access is required by law or a valid court order. A parent's right to their own property or records does not grant continuing control of the other person's account.

We provide notice of the transition and handle the return of remaining parent-owned allocations as a separate settlement operation, taking account of pending transactions, reserves, later refunds and valid holds. Other funds remain subject to their actual ownership and applicable law; wages, gifts or other property legally belonging to the young person are not automatically paid to the parent or treated as a parental allocation. An ownership dispute may require evidence and restrictions while it is resolved. Returns follow the actual asset entitlements in section 5. The transition does not change ownership by itself, erase existing obligations, create a new dollar-value guarantee or require an unauthorised asset conversion.

9.5 Household privacy

The parent or guardian sees the activity of the child's household account. A family or business sees every purchase made with a card it gives, but never the cardholder's own account or own-money spending. Operational oversight does not authorise unrestricted access to a child's private communications, optional location history or identity records. We explain parent visibility and available choices in an age-appropriate way. Privacy authority, telephone-consent authority and financial account authority are assessed separately. The Privacy Policy describes the household data linkage and optional-processing safeguards.

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10 AI assistance, calls and support conversations

AI features can help explain the service and prepare a payment or a change to an instruction. The AI does not independently decide to execute a payment. You must review and confirm the final new payment or material change in the authenticated app, including recipient, amount and recurring schedule where relevant. Payment execution is performed by the authorised backend processes and providers. Existing recurring payments can run within a mandate you previously approved without a new confirmation for each scheduled execution.

AI output can be inaccurate or incomplete. Check the actual final instruction, service information and quote. A conversation is not a payment confirmation, a new investment-management mandate or professional advice. We remain responsible for our own obligations and cannot avoid them by attributing an error to AI.

We use service providers for AI-assisted features and support. These service-processing purposes do not authorise use of customer information to train a service provider's models. Our Privacy Policy explains the information processed and relevant providers and controls. Permission to use a feature is not permission for voice cloning or unrelated model training.

Website and in-app support use a support messaging platform. Buburuza AI responds first, and you can request a human at any time; availability and response times vary. Messages, AI exchanges and uploaded files create stored support records. Share only information needed for the request, and do not send passwords, security codes, private keys, recovery phrases or full card details. Attachments are not automatically redacted. The Privacy Policy explains support processing, the ordinary-chat retention period and applicable required-record exceptions. Support chat does not authorise a payment outside the confirmation process above.

Covered customer calls are recorded and transcribed after the applicable notice and any required consent, for support and service history, complaints and disputes, fraud and security

investigations, and quality review and staff training. Staff training means training people. If you decline call recording or transcription, contact support@buburuza.com or use website or in-app support chat. Email and chat create written records; they are not unrecorded channels. Use the designated verification or secure submission process where required. An email or support message does not authorise a payment outside the required confirmation process. Legally required accommodations remain available.

Recordings and transcripts kept solely for ordinary support and quality purposes are deleted no later than 12 months after the call, and earlier when no longer needed. Where a recording, transcript, note or summary forms part of a required service, transaction, verification or compliance record, or is needed for a specific complaint, fraud investigation, legal claim or preservation obligation, the necessary material is retained under that record's applicable schedule. That schedule may start from a different event and extend beyond 12 months. Canadian money-services records classified as internal memoranda, for example, are kept for at least five years from creation. Access remains limited to the relevant purpose; this retention does not authorise AI model training.

Connected apps. You can connect Google Calendar, Google Drive, WhatsApp and Telegram in Settings and disconnect them at any time. A connected app is provided by its own company under its own terms, which apply between you and that company; we are responsible for our part of the feature, not for the other company's service. Buburuza AI on WhatsApp or Telegram follows this section: a chat message never authorises a payment, and you confirm every new payment in the authenticated app. Files you download or export, including accounting exports, are under your control once downloaded. The Privacy Policy explains the information involved.

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11 Fees, plans and renewals

11.1 Prices and payment

We disclose the applicable plan price, billing interval, currency, taxes, service allowances and transaction charges before you agree. Crypto Custody and Earn charges are set by Buburuza Bank Ltd. under its Crypto Custody Terms; there is currently no custody fee. We identify any variable rate, spread or network-cost estimate and its basis. A free plan may still have disclosed transaction or third-party charges; it is not a promise that every service is free. There is no free trial under these Terms and no automatic trial-to-paid conversion.

You authorise subscription billing only through the payment method and mandate you accept. We do not silently use another funding source or treat your entire account balance as security for an unlimited claim. You remain responsible for properly incurred and lawfully payable fees and applicable taxes. We provide information and reports required by law; we do not make a blanket promise about every tax jurisdiction or reporting regime.

11.2 Renewal and cancellation

A paid plan renews at the frequency and exact renewal time disclosed when you subscribe. You may cancel renewal at any time before that time, without a separate 24-hour advance cutoff. Cancellation is available through the account's subscription controls; contact support if those controls fail. We provide a confirmation and the date paid access ends. We do not treat a timely cancellation as late because of our processing delay.

On ordinary plan cancellation, renewal stops and paid features continue until the prepaid period ends. We ordinarily do not refund a partially used period, except where law, an applicable provider agreement, billing error or our failure to provide the service requires a remedy.

At the paid period's end following cancellation or an unsuccessful renewal, the account moves automatically to the free plan. Balances, transaction history and free-plan functions remain available, subject to independent lawful restrictions. We do not create subscription debt, a negative balance or a late fee for a new paid period that is not supplied. Properly incurred prior charges remain payable and may be collected only through a valid payment mandate or within section 11.5. We explain effects on paid-only features without silently changing separate payment mandates.

11.3 Closing the account and changes in price

If you voluntarily close the whole account before a prepaid period ends, paid access ends with closure and there is ordinarily no partial-period refund, except where required by law or another binding obligation. We explain that consequence before closure. There is no separate Buburuza closing fee. If we close the account or end paid service early, we refund the unused prepaid subscription time proportionately, subject to a legally required greater remedy.

We give at least 30 days' direct email notice of an adverse subscription-price or contractual change, or longer where required. A price increase applies only at a renewal after that notice period and not to a prepaid period already underway. You may stop renewal or close before the change without a separate cancellation penalty. Mandatory cancellation and refund rights remain unaffected.

Promotions have their own disclosed eligibility, expiry and redemption terms. The referral programme is governed by the separate Referral Terms. We do not retrospectively remove an earned entitlement without a lawful basis. An offer does not override the customer's service eligibility or permission choices.

11.4 Transaction and processing fees on cancellation, failure or return

Unless a refund is required by applicable law or a binding service or provider obligation, a disclosed Buburuza transaction or processing fee remains payable once the service or processing step for which it is charged has actually been performed, including where the transaction is later cancelled, fails or is returned. We identify the applicable charge and when it is earned before your instruction. A charge for successful delivery is not earned merely by accepting or attempting an unsuccessful instruction.

Disclosed third-party charges passed through to you remain payable only to the extent actually incurred and not recovered. We refund charges for services not performed and costs not incurred, and adjust pass-through charges for amounts subsequently recovered. A separately disclosed Buburuza service fee is distinct from a charge described as an external cost.

This section does not limit mandatory cancellation, error-resolution or unauthorised-payment rights, remedies for our breach, binding provider refund obligations or section 18.1. In particular, for a covered U.S. remittance cancelled in accordance with the applicable statutory cancellation conditions, the refund includes fees, including third-party fees, as required by law even if a provider has not reimbursed us. Collection of properly established amounts is governed separately by section 11.5. This section does not authorise a separate account-closing fee, a new fee amount, a general lien or withholding of customer property outside a lawful collection or restriction.

11.5 Collection of amounts properly due

By accepting these Terms, you authorise the responsible Buburuza company to collect the following amounts from your cleared, available balance held under that company's service, without a fresh instruction for each deduction, but only to the extent permitted by applicable law and the actual custody and provider arrangements:

- Disclosed fees actually earned and due under section 11.4 or another validly accepted fee arrangement.
- Properly established funding reversals or chargebacks for which you are legally responsible.
- Correction of documented duplicate or erroneous credits to your balance.
- Reversal of a reward, cashback or referral credit for a payment later refunded, reversed or charged back, or obtained in breach of the applicable terms.

The amount and liability must be properly established; a chargeback notice or allegation alone does not establish your responsibility. We record and explain the basis and calculation of a deduction or correction and provide any required notice and applicable dispute, error-resolution and reimbursement rights. An erroneous-credit correction does not make the credited amount your property merely because it appeared in the account, but remains subject to applicable law.

The collection authority applies only to property belonging to the liable customer under the responsible operating company. It does not authorise collection from another person's property, unrelated group-company balances or a child's property that legally belongs to the child to pay the parent's debt. It does not cover unproven indemnity or damages claims, create a general lien, or secure Buburuza's own corporate or supplier obligations with customer property. An external bank account, card or other linked funding source may be debited only under its own valid applicable payment mandate.

We collect in the currency or asset in which the amount is due where available. Any required conversion must be separately supported by valid disclosed authority and a permitted execution arrangement, with the actual converted holdings and amount discharged matched at the applicable execution rate and disclosed charges. This section does not assume a one-to-one USD/USDC value or authorise an otherwise unapproved sale or liquidation.

If the available balance is insufficient, a properly established unpaid amount remains due and may be pursued through lawful collection. This does not automatically create a new loan or overdraft, permit double recovery or enlarge the customer liability otherwise established by law and these Terms. Any restriction to prevent additional exposure must satisfy section 15 and preserve required access, return and dispute rights. The free-plan transition and prohibition on new unpaid subscription-period debt in section 11.2 remain unchanged.

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12 Electronic delivery and communications

Your accepted agreements and acceptance receipt are available for download only inside your account, in the exact versions accepted. If you are a consumer in Canada, we also email you a PDF copy of the agreement you accepted, in the version and language you accepted, right after acceptance. Otherwise we do not automatically email these documents or download links. Website updates do not replace your accepted copies. The Electronic Delivery and E-Sign Disclosure describes the covered records, supported access and saving arrangements, consent and withdrawal process. This account-only document delivery does not change separate contractual or legally required notices, including direct email notices expressly required elsewhere in these Terms.

We deliver the account records and notices covered by your accepted Electronic Delivery and E-Sign Disclosure electronically. That disclosure identifies the scope, access requirements, how to retain copies, how to update contact details and how to withdraw consent. Acceptance is recorded through the applicable process; mere website use is not a substitute for any required electronic-delivery consent or demonstration of access.

Important account notices are delivered to your designated email address or through an agreed account inbox under the accepted delivery arrangement, where permitted by applicable law. The record must be accessible and capable of being retained, and we provide any separate notification required for that route. To the extent permitted by applicable law, a notice takes effect on valid electronic delivery without requiring you to open or read it. Mandatory delivery methods, acknowledgment or receipt requirements and notice periods prevail. Publication on the public website alone does not substitute for an individually required notice.

If we know that delivery has failed or that the record is inaccessible, we take reasonable steps to retry delivery or use another lawful, authorised delivery route. We do not rely solely on the failed attempt as evidence of successful delivery. We may require you to correct your contact details and apply a justified restriction to an affected service under section 15 where necessary. These steps do not extend mandatory deadlines, remove existing delivery or record-access obligations, or permit restrictions beyond those allowed by law and these Terms.

You must keep your contact information current and keep important records. Buburuza provides a digital service. You can save or print records from your account; non-electronic copies are otherwise provided only where applicable law requires them.

If you withdraw required electronic-delivery consent, we will close your account through the applicable lawful process after required notice and settlement or return of pending transactions and funds or assets owed, subject to actual lawful holds. There is no consent-withdrawal or account-closure fee. Accrued obligations and lawful transaction costs remain governed by this agreement. Optional marketing and analytics choices remain separate.

Before initial KYC approval, prospect and onboarding emails come from Buburuza Corp. After initial approval, including the approval confirmation, the legal sender is the assigned operating company for that service. A later verification review, suspension or closure does not automatically turn a former customer into a prospect. The displayed sender and footer identify the responsible company. Customer emails use support@buburuza.com for sending and replies.

Marketing is optional and subject to the separate choices described in the Privacy Policy and Privacy and Communications Choices document. Agreeing to these Terms does not consent to marketing texts, calls, email, push messages, optional analytics, precise location or external advertising. Necessary transaction, security and account notices remain separate.

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13 Software, content and intellectual property

We grant you a limited, nonexclusive right to use the app and interface for the personal or business services authorised for your account. You must comply with applicable device and app-store requirements and use available security updates where reasonably required. We and our licensors retain our rights in the software, branding and other supplied materials. This does not give us ownership of your assets or personal information.

You retain rights in content you provide. You grant us only the rights needed to receive, store, reproduce, transmit, display to authorised participants and technically adapt that content to provide and secure the requested service, handle the relationship and meet lawful retention and disclosure duties. Service providers may exercise those rights only for their authorised role. The licence lasts only as long as needed for those purposes and lawful retention.

This licence does not authorise publication of your name, logo, testimonial, private communications or financial activity in marketing, sale of your personal information, or AI model training. Optional data uses remain governed by the separate choices and Privacy Policy. We may use voluntary

suggestions to improve the service, but not use a feedback clause to override privacy, confidentiality or another person's intellectual-property rights.

Beta features are separately identified and optional. We explain material limits before use. A beta label does not remove mandatory rights or our obligations for actual customer assets and authorised payments. We do not guarantee uninterrupted availability, but take reasonable care in providing the service and address incidents and errors within our obligations.

If you obtain the app from a third-party app store, the applicable distribution terms identify that operator and any required app-store provisions. The app agreement is with us; the store operator does not undertake our service obligations. Any applicable store purchase-price remedy and third-party-beneficiary rights remain subject to those distribution terms. We address claims about our app and our responsibilities under applicable law. No app-store provision removes mandatory customer rights.

14 Acceptable use

You must not use the Services for unlawful activity, fraud, evasion of applicable sanctions or verification requirements, infringement, harassment, unauthorised access, malicious software, interference with another user's service, or misuse of another person's identity or credentials. Do not impersonate the company or falsely present a supported service as a deposit, credit, investment or protection we have not agreed to provide.

You must not circumvent a lawful service restriction, exploit a security vulnerability, scrape private data or reverse engineer protected software except as permitted by mandatory law or our express authorisation. Approved business use and supported integrations are permitted within their agreed scope. Ordinary VPN use and travel are not themselves prohibited conduct.

Our response to a breach must have a lawful, proportionate basis. We do not obtain a general right to confiscate customer property or impose arbitrary charges because we allege a breach.

15 Restrictions, investigations and legal orders

We may limit a feature, refuse an instruction or temporarily restrict access where necessary to comply with a binding legal obligation, address an evidenced security or fraud concern, resolve a material verification deficiency, or prevent a material breach affecting the service. We use restrictions proportionate to the reason, review them appropriately and explain what you can do where disclosure is permitted.

Restrictions do not transfer ownership of assets to us. Available assets are returned or released when the lawful restriction ends, after appropriate verification and settlement of valid pending obligations. We do not freeze assets outside our technical or legal control, or impose an indefinite blanket hold merely to protect ourselves from any possible liability.

We comply with valid legal process under the applicable rules, including lawful restraints on disclosure. Legal process does not create a new blanket fee or indemnity. We provide reasons and complaint or challenge information where permitted or required, and preserve mandatory access to courts and regulators.

16 Closure, death and unclaimed assets

16.1 Your closure request

You may request account closure at any time through the supported controls or support. We settle or cancel pending instructions where possible, explain necessary restrictions and arrange the lawful return or withdrawal of available property we or a service provider hold for you. There is no separate Buburuza account-closing fee. Properly incurred charges and disclosed transfer or network costs remain payable where lawful.

In-app wallets are custodial; closure does not require you to export a seed phrase or private key. We provide legally required records and a process for later refunds or unsettled items. We do not require an unapproved conversion merely to close an account. Return or withdrawal follows the actual asset entitlement in section 5 and the applicable disclosed service arrangement. Any payment of conversion proceeds follows the authorised execution terms; mandatory remedies remain unaffected. Crypto Custody holdings with Buburuza Bank Ltd. are withdrawn or returned under its Crypto Custody Terms; closing this account also ends the included Crypto Custody service under those terms.

16.2 Closure by us

For ordinary closure initiated by us, we give at least 60 days' notice, or a longer mandatory period, and explain the available withdrawal/return process. During the notice period you choose what happens to your balances: withdraw them to your own bank account or wallet, or convert them. If you give no instruction by the closing date, we arrange the permitted return of your available fiat balance in its existing currency to your verified compatible bank account. If that return cannot lawfully be completed, the entitlement remains subject to the limited settlement or unclaimed-property process in sections 16.3 and 16.4; nothing is forfeited. For a partner-held stablecoin balance, if you have given no instruction by the closing date, under the limited closure-conversion authority you give by accepting these Terms, we convert any remaining balance to US dollars through the relevant partner, where lawful and executable under its applicable service terms, (Crypto Custody holdings follow the same rule under section 12.2 of the Crypto Custody Terms) at the execution rate at that time, less disclosed fees, and send the proceeds to your linked bank account; you bear any price movement and we give no promise of a former USD value. If there is no linked bank account or the payment fails, we hold the amount and section 16.3 applies; nothing is forfeited. Incoming payments are accepted until the closing date and returned after it. We keep statements and account documents for at least five years after closing, or longer where law requires. We refund unused prepaid subscription time proportionately. More urgent restrictions or closure require an actual lawful reason and the notices, reasons and remedies applicable to that circumstance. A fraud or compliance label alone is not a waiver of those requirements.

Closure does not cancel obligations already properly incurred or allow us to keep customer assets as a penalty. Necessary legal records may remain under the Privacy Policy. The household transition at the age of majority follows section 9 without closure and reopening, including ownership safeguards, restrictions pending eligibility and the pending-item process.

16.3 Death, incapacity and dormant property

If we receive reliable evidence of death, incapacity or a dispute about legal authority, we protect the account while verifying who may act and the relevant legal documents. We provide an appropriate route for the verified estate representative or other legally authorised person to obtain

information and settle or receive property. We do not require that person to open an ordinary retail account as the sole route to claim an estate.

Unclaimed property is handled under the applicable legal regime, including required attempts to contact the entitled person and transfer to the competent authority where required. Inactivity does not make the property ours. A conversion, deduction or fee requires a valid legal or contractual basis; it is not automatic under this paragraph.

16.4 Items received or resolved after closure

An account remains closed while we handle remaining items through a limited settlement or claims process. A late refund, returned transfer or recovery does not automatically reopen the account, renew a subscription or restore payment authority. New incoming payments may be rejected or returned where legally and technically possible under the relevant service arrangement; you should stop using the closed account's receiving details.

We identify and arrange lawful settlement of genuine remaining entitlements to the verified entitled person through a compatible bank account, wallet or other permitted destination. We may request information or instructions needed to verify authority, ownership and the destination, reusing existing evidence where it remains sufficient. Settlement follows the actual asset or currency entitlement and any valid conversion authority; it does not change a fiat entitlement into a digital-asset claim. Sections 6.4, 11.4 and 11.5 continue to govern applicable refunds, charges and established liabilities. There is no separate account-closing fee. Only lawfully applicable disclosed transfer or network costs may be charged for the settlement, subject to mandatory refund and reimbursement rights.

Closure does not end mandatory investigation, provisional-credit, reimbursement, safeguarding or record-access duties, and a third party's failure to remit does not postpone a duty that must be performed earlier. Lawful restrictions and unclaimed-property requirements continue to apply. This process does not promise recovery of transfers outside our control or continued ordinary account services, and does not impose a new contractual forfeiture deadline on remaining property or claims.

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17 Risk information and service standards

Where an eligible payment route uses digital assets, those assets can lose value, including substantially or completely. This does not alter our fiat payment obligations or offer Crypto Custody to Canadian customers. Stablecoins can lose their reference value and may be affected by reserve, issuer, redemption, market and legal risks. Public blockchains may experience congestion, outages, attacks, protocol changes and irreversible transactions. For a destination outside Buburuza, loss of access to an externally controlled wallet or use of an incompatible network may prevent recovery. Customers do not receive or manage private keys or seed phrases for in-app wallets. These risks do not create access to an otherwise excluded custody product. Risks for Crypto Custody, Earn and Crypto Loans are described in the Buburuza Bank Ltd. terms and the Risk Disclosure Statement.

These risks do not excuse our failure to carry out our own duties. We do not require you to inspect underlying software code as a condition of a remedy. The asset-specific market-risk allocation in sections 5 and 8 does not authorise an undisclosed investment, eliminate a genuine fiat obligation or waive mandatory reimbursement, safeguarding or responsibility for actionable breaches.

We do not promise continuous access, a particular asset price or suitability of an investment. We provide services with the care and skill required by the agreement and applicable law. Information and AI explanations are not a personal investment, tax or legal advisory service unless a separate lawful agreement expressly provides one. We identify material limitations rather than disclaim all responsibility for the service.

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18 Our liability

18.1 Rights that remain protected

Nothing in these Terms excludes or limits liability or a remedy that applicable law does not permit us to exclude or limit. No general compensation cap limits obligations to return customer funds or assets to which the customer is entitled, legally required reimbursements, or liability for our fraud, wilful misconduct or gross negligence. Those duties are measured by the actual entitlement and applicable remedy. They do not create a voluntary guarantee of a token's USD peg, historical value or every provider's solvency.

These protections apply to the entity that owes the obligation; they do not create an unlimited guarantee by Buburuza Corp. of every other entity, independent provider or blockchain. A company remains responsible for its own acts and duties notwithstanding this distinction.

18.2 Consumers

For a consumer account, we are responsible for loss caused by our breach or failure to exercise required care to the extent provided by applicable law. Any valid limit must preserve statutory remedies, foreseeable loss protections and the obligations in section 18.1. We do not impose a blanket exclusion of every indirect loss regardless of its legal treatment or the circumstances.

18.3 Business accounts

For a business account, subject to section 18.1, any expressly agreed and legally effective commercial damages limit applies only to the claims and service it identifies. Loss must be assessed with regard to causation, reasonable mitigation and the applicable law. No limit for ordinary damages permits withholding customer property or disregarding section 18.1. To the maximum extent permitted by law and subject to section 18.1, we exclude liability to a business customer for lost profits, anticipated savings, business opportunities, goodwill, and indirect, consequential, exemplary or punitive damages. This exclusion does not limit property-return or other protected obligations by relabelling them as damages.

18.4 General damages cap

Subject to section 18.1 and the consumer protections below, our total aggregate liability to you for legally limitable damages arising out of or in connection with these Terms or the Services, including contract and ordinary-negligence claims, shall not exceed the greater of USD 100 and the relevant Buburuza service fees you paid during the six months immediately before the first event giving rise to the claim. For claims arising from related events, the first event in that series is used. This is an aggregate limit, not a separate allowance for each transaction, account, legal argument or claim arising from the same events.

Relevant service fees mean the fees paid to the responsible Buburuza provider for the service giving rise to the claim. They exclude customer principal, asset values, transaction amounts, taxes and separately identified charges passed through to independent third parties. The cap does not

create liability where none otherwise exists, make another group company a guarantor or permit recovery more than once for the same loss.

For consumers, the cap applies only to damages that may lawfully be limited. In particular, where Quebec's Consumer Protection Act applies, it does not limit liability for our own acts or those of our representatives where section 10 prohibits that limitation. Where the UK Consumer Rights Act 2015 applies, it does not prevent recovery of the service price or other consideration protected by section 57; applicable unfair-terms protections remain. Covered U.S. electronic-transfer and remittance rights and remedies, and other non-waivable local rights, remain unaffected.

18.5 Service limitations and events beyond control

Except for express obligations in the applicable agreement and rights that cannot lawfully be excluded, we give no additional warranty of uninterrupted or error-free operation, investment suitability, market value, liquidity or independent third-party performance. To the extent lawful, implied warranties are excluded. This does not qualify the actual asset entitlement or the obligations preserved in section 18.1.

To the extent permitted by law, we are not liable for a failure caused by events outside our reasonable control where we have met the duties applicable to prevention, mitigation and response. An outage, cyberattack or provider failure is not automatically outside our responsibility, and this clause does not excuse an existing debt, required safeguarding, asset-return, reimbursement or other non-excludable duty. There is no double recovery for the same loss; lawful mitigation and causation rules apply.

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19 Customer responsibility for third-party claims

To the extent permitted by applicable law, you are responsible for reasonable losses and costs arising from a third-party claim against the account provider only to the extent caused by your fraud, unlawful conduct, material breach of these Terms or infringement of that third party's rights. Responsibility is proportionate to your contribution to the loss. You do not compensate us for our own fault or merely because you lawfully use the Services.

We must notify you of a relevant claim reasonably promptly, provide information reasonably needed to assess it, take reasonable steps to mitigate loss and allow appropriate participation in the defence. A delay in notice reduces your responsibility to the extent it materially prejudices your position. Defence arrangements must account for conflicts of interest. We will not agree a settlement that imposes an admission, non-monetary obligation or payment on you without your consent, not to be unreasonably withheld where appropriate and lawful.

Recoverable legal costs must be reasonable and properly attributable to the covered claim. Responsibility must be established through agreement or a lawful determination; this clause is not authority to demand every unproven cost, bypass dispute procedures, automatically debit an account or seize protected funds. Applicable consumer protections prevail.

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20 Complaints, courts and governing law

Raise a service complaint with support@buburuza.com, identifying the account provider, affected service and relevant facts. Complaints are handled by the Buburuza company responsible for the relevant service. We acknowledge and investigate complaints promptly and provide responses, updates and escalation information within the periods required by applicable law and any binding service-specific terms. Where applicable, the relevant service disclosures identify those periods

and escalation routes. Our informal dispute-resolution process does not postpone these deadlines. Consumers are encouraged to use this process, but it is not a contractual condition of starting court proceedings. The limited business-dispute process below applies only to claims within its lawful scope.

Informal resolution of business disputes. Before either party starts ordinary court proceedings for a contractual dispute arising from a business account, that party must, where this requirement is enforceable, give the other written notice and allow 30 calendar days for a good-faith attempt to resolve the matter. A notice must reasonably identify the parties and account or service, the material facts and the remedy sought. You may send notice to support@buburuza.com; we send notice to your recorded contact through the applicable notice process. No lawyer, paid mediator, separate agreement or additional signature is required for this step.

The period starts when a reasonably sufficient notice is received. A request for further information does not unilaterally restart or extend it. The parties may resolve the matter earlier, agree to end discussions or agree to a longer period. This is an opportunity to attempt resolution, not an obligation to settle, admit liability, grant a refund or guarantee a final resolution within 30 days.

Rights and exceptions. The mandatory business step does not apply to consumer claims or any claim for which applicable law prohibits the requirement or makes it inoperative, including a covered low-value non-consumer claim under section 14.4 of British Columbia's Business Practices and Consumer Protection Act. It does not prevent contacting a regulator or ombudsman, exercising a protected tribunal or court-access right, seeking urgent or interim relief, preserving evidence or assets, or making a filing necessary to protect a limitation period. It does not extend or suspend any mandatory complaint, investigation, error-resolution, refund or other statutory deadline.

Once the applicable period has expired, either party may proceed without the other's permission. Where a covered business claim is filed prematurely, a party may seek a stay or other procedural relief only to the extent the court lawfully permits. Non-compliance does not automatically extinguish a claim, establish liability, impose a penalty or create an additional indemnity. Courts and statutory remedies retain their authority; arbitration is addressed below.

Consumer disputes are resolved in competent courts, with mandatory rights to bring proceedings in the consumer's home forum and collective proceedings preserved. These Terms contain no compulsory consumer arbitration, class-action waiver, jury waiver or contractual one-year deadline for bringing a claim. Applicable statutory limitation periods remain in place.

Business disputes are also resolved in courts by default. Arbitration applies only if the parties enter a separate valid agreement identifying its scope, rules, seat and other material terms. There is no default LCIA, JAMS or Beis Din arbitration requirement under these Terms.

This agreement with Buburuza AI Inc. is governed by British Columbia law and applicable Canadian federal law. The ordinary business forum is the competent courts in British Columbia. These provisions do not reduce mandatory consumer protections or a mandatory right to bring proceedings in your home jurisdiction. Courts are the default; arbitration requires a separate valid agreement.

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21 Changes, assignment and general provisions

We give direct email notice at least 30 days before an adverse material change to these Terms or longer where required. We identify the change, effective date and available exit rights. A genuinely necessary legal or urgent security change may take effect sooner only where lawful, with notice as soon as permitted. A posting date alone does not make every change binding. We obtain fresh

acceptance when required and do not apply new terms retrospectively to an existing dispute or accrued right.

We may update software and services to maintain security and functionality. Material removals and changes remain subject to our notice, performance, refund and legal obligations. You may need compatible equipment, internet access and updates; we disclose material access requirements and changes.

We may transfer contractual rights or obligations only through a lawful process that preserves mandatory protections and the provider-change procedure in section 1. You may not transfer account access or contractual duties without approval where it is required, but this does not prevent transfers by operation of law or estate administration.

If a provision is invalid, the remaining provisions continue to the extent they can lawfully do so. A delay in enforcing a right is not an automatic waiver. Neither party receives an automatic injunction without satisfying the applicable legal requirements. Obligations that should survive closure, including valid payment obligations, property return, legal recordkeeping and dispute rights, survive for their proper purpose and period.

21.1 Language of the agreement

Where Quebec law requires a French version, we provide these Terms and the applicable related documents in French through the account agreement process. You may expressly choose to be bound in English after the applicable French-delivery requirement has been satisfied. The language choice forms part of the same onboarding process and does not require a second acceptance of the account agreement. A device-language setting alone is not that express choice. Nothing in these Terms limits mandatory language rights or the right to rely on either version where applicable law permits it in the event of a discrepancy.

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22 General Heter Iska undertaking

The general Heter Iska undertaking for Buburuza AI Inc. concerns its own relevant transactions within the scope and legal effect of its applicable instrument, if and when adopted. It is a company undertaking, not an optional customer add-on. The applicable instrument and adopting entity must be identified with this agreement; this provision does not itself establish or amend an instrument or its adoption.

Each undertaking is given by the adopting entity for its own obligations. Neither this clause nor group ownership, management or branding makes Buburuza Corp. a guarantor of, or responsible for discharging, another group company's obligations. Buburuza Corp. may adopt an undertaking for its own relevant transactions; doing so does not guarantee a subsidiary's obligations. This allocation does not exclude any entity's own obligations or liability imposed by mandatory law.

The undertaking must be read consistently with mandatory civil law, actual transaction authority and the customer rights in these Terms. It does not by itself authorise proprietary use of customer assets, alter the asset and units owed, create a fiat peg or principal-replacement guarantee, promise yield or substitute mandatory religious arbitration for the courts selected above. Any separate arbitration agreement remains subject to section 20.

23 Contact information

For account support, complaints and questions about these Terms, email **support@buburuza.com** or call **+1 (855) 510-1222.** Sales and general enquiries use **+1 (484) 577-8208.** You may write to your responsible provider at the address in section 1. Identify the relevant account or service, but do not include credentials, private keys or full payment-card details.

Privacy requests can also be sent to **dpo@buburuza.com** or routed through support, as described in the Privacy Policy. The shared contact routes do not change your contractual provider.