Account Suspension and Termination Policy

INFINIFX NETWORK INC.
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This Policy explains how a business customer can end InfiniFX services and how access may be restricted or closed. Account in this title means the administrative Customer Profile, not a payment account, E-Money account or crypto wallet. InfiniFX does not receive, hold or control customer transaction funds or cryptoassets, so profile closure is not a balance redemption process.

1 Scope and document order

1.1 This Policy applies to business services provided by INFINIFX NETWORK INC., Ontario Corporation Number 1001203825, under its Terms and Conditions. Mandatory law and applicable non-waivable merchant protections prevail, followed by an expressly negotiated Service Confirmation for its identified commercial items, the Terms and Conditions, and then this Policy. A provider's agreement governs that provider's own service; it does not excuse InfiniFX from its own duties.

1.2 Suspension means a temporary restriction of some or all InfiniFX access or instruction facilitation. Closure means ending the affected service or Customer Profile, subject to outstanding contractual and legal duties. A provider's asset restriction is separate. Business Day means a day other than a Saturday, Sunday or Ontario public holiday; other periods are calendar days.

2 How to request closure

2.1 An authorized representative may request closure by emailing business@infinifx.io with Account closure in the subject, or writing to our contact address in clause 12. Identify the business, services to end and requested date. Do not include passwords, full card details, identity documents or wallet private keys in ordinary email.

2.2 We verify authority proportionately, acknowledge within five Business Days and explain the exit steps and any outstanding items. You may stop submitting new instructions immediately. Unless a valid, expressly agreed notice period applies, we close the requested access without undue delay after verification and necessary arrangements for pending instructions. An unpaid invoice does not itself require keeping access open or continuing to charge for unwanted services.

2.3 You may close only the affected feature where practicable. There is no InfiniFX termination penalty under the standard Terms. We must respect any applicable statutory cancellation right and applicable Canadian payment card Code rights, including rights affecting related service agreements. An ordinary closure process cannot be used to defeat those rights.

3 Pending orders and third party arrangements

3.1 We identify outstanding instructions, their actual status, the executing party and any action needed before the requested exit. A message received by an API is not necessarily an executed transaction. We will act on cancellation requests within our control and promptly pass appropriate requests to the identified executing party; an already final transaction may not be technically reversible.

3.2 Closing InfiniFX access does not itself cancel a provider contract, reverse a completed exchange or authorize keeping merchant proceeds. Where a provider action is needed, we supply the relevant contact route and cooperate within our role. The provider must explain its own lawful processing, settlement, refund, chargeback or reserve requirements. We must not portray an unverified provider arrangement as an established partner service.

3.3 Before access ends, we provide or arrange a reasonable means to obtain the customer's own service records that we are entitled to provide. Where practicable, records remain available through a safe alternative during a restriction. Mandatory disclosures and privacy access rights continue after closure.

4 Grounds and limits for suspension

4.1 We may restrict a service where reasonably necessary to comply with law or a binding order; respond to a security incident or credible unauthorized-access concern; investigate a material fraud, AML ATF or sanctions issue; obtain legally required verification; address a material contract breach or demonstrable operational risk; or respond to the loss of a service dependency that prevents lawful performance.

4.2 A restriction must be proportionate, limited to the affected access or instruction where practicable and reviewed as the facts develop. A provider request, reputational concern, adverse media item or automated match is not by itself a court order or proof of wrongdoing. We assess the reason and legal basis. A good-faith complaint, privacy request, lawful chargeback or exercise of a mandatory right is not a ground for retaliation.

4.3 Advance notice is given where practicable. Immediate action may precede notice where delay would create material security or financial-crime risk or breach a legal requirement. We give notice promptly afterwards unless an actual legal restriction prevents it. A generic compliance reference does not justify withholding all explanation indefinitely.

5 Notice and review of restrictions

5.1 Where lawful, the notice states the affected service, commencement, general reason and basis, what remains possible, information or steps needed from the customer, and the contact route for review. We give the next review date or expected update date. We explain a delay where the end date cannot yet be determined.

5.2 We review an unresolved restriction at least every 30 calendar days and sooner when material new information arrives. We update the customer where lawful and lift or narrow the restriction when its basis ends.

5.3 If part of the explanation is legally restricted, we provide the remaining information where possible. The scope and duration of a legal restraint must be tracked separately from a commercial access restriction. Nothing in this Policy authorizes InfiniFX to freeze assets it does not possess or control.

6 Closure initiated by InfiniFX

6.1 For an ordinary commercial closure, we give at least 30 calendar days' direct written notice, or any longer applicable legal or agreed period. The notice identifies the services ending, date, exit assistance, treatment of outstanding fees and instructions, and complaint route. We will use a method reasonably likely to bring it to the customer's attention, rather than website posting alone.

6.2 A shorter notice or immediate termination is permitted only to the extent reasonably necessary because continuing would be unlawful, a binding order requires it, a serious security or financial-crime risk cannot reasonably be managed by a narrower restriction, or a material breach cannot be cured or remains uncured after a reasonable opportunity where appropriate. We explain the reason and safe exit steps as soon as lawful and practicable.

6.3 Insolvency, cessation of business, loss of a necessary permission or provider withdrawal may require an orderly end to services, subject to applicable insolvency law and other mandatory

restrictions. Closure does not remove our responsibility for completed work, prior failures, records or amounts lawfully owed.

7 Funds reserves and remaining amounts

7.1 InfiniFX maintains no customer monetary or cryptoasset balance under this model. It has no contractual right to confiscate Transaction Funds, impose a reserve over them, deduct unspecified penalties or set off its invoices against them. A Customer Profile entry is a service record, not proof that InfiniFX holds money.

7.2 Where Transaction Funds or a reserve are with a provider, the actual provider, legal basis, amount or calculation, reason, review process and release conditions must be identified under that provider's applicable arrangement. We assist with communication and a lawful return or settlement route within our role. We do not guarantee a provider's solvency or suggest that a legally required restriction can be bypassed by closing access.

7.3 If Transaction Funds nevertheless reach InfiniFX's control, we must protect and deal with them under the law applicable to the actual facts and arrange their lawful return or transfer. A label of no custody is not a defence to mandatory safeguarding duties. No refund or return is withheld merely because the person raised a complaint or requested privacy access.

8 Fees refunds and disputed debts

8.1 Only lawfully due, previously agreed fees and substantiated obligations remain payable. We provide an itemized final statement and refund unearned prepaid InfiniFX fees without undue delay, ordinarily within 15 Business Days after the amount and payment destination are verified, subject to a shorter mandatory deadline. Any delay must have a specific lawful reason and be explained where permitted.

8.2 A disputed invoice is investigated under the Terms and Conditions. Undisputed amounts remain due, but there is no automatic customer debt from an alleged unlawful chargeback or provider penalty. InfiniFX's own error, unlawful charge or liability cannot be shifted to the customer by calling it a negative balance. Lawful chargeback, refund, cancellation and other mandatory rights remain available.

9 Inactive Customer Profiles

9.1 A profile may be treated as inactive after 12 consecutive months with no customer-initiated login or service instruction. Before closing it for inactivity, we give at least 30 calendar days' direct notice and an opportunity to confirm that the relationship should continue, subject to required verification.

9.2 Inactivity does not create an InfiniFX inactivity fee or forfeit property. Any continuing paid service must have been separately and expressly agreed and must be addressed in the notice. If property is in fact owed or held, applicable unclaimed-property and other mandatory rules must be followed; it does not become InfiniFX revenue merely because time has passed.

10 Information after closure

10.1 We revoke affected access permissions and handle personal information under the Privacy Policy. We retain only what is needed for the applicable recordkeeping, legal or justified purpose. Prescribed AML periods commonly run for at least five years from the trigger for the particular record, rather than automatically five years after closure for all information.

10.2 You may request accessible copies of your records and exercise privacy rights after closure. We verify authority and respect lawful exceptions without charging for mandatory disclosures. The closure date does not extinguish accrued claims, confidentiality duties, lawful record obligations or our complaint handling responsibilities.

11 Review requests and complaints

11.1 If you believe an action is mistaken, contact business@infinifx.io with Review of restriction in the subject and the relevant references. We acknowledge within five Business Days and aim for a substantive written response within 20 Business Days. If a final response is delayed, we give the reason and expected response date and continue required restriction reviews.

11.2 We will consider relevant documents and material new information and explain our conclusion and available escalation. Applicable acquirer or payment card network escalation must be disclosed where relevant. Privacy regulators and competent courts or tribunals remain available. You need not give up a mandatory remedy or wait for our process before seeking urgent relief. The Bank of Canada and FINTRAC do not provide compensation or ordinary customer dispute resolution for this relationship.

12 Contact and changes

12.1 Contact INFINIFX NETWORK INC. at business@infinifx.io, telephone +1 888 586 3171, or 1270 Central Parkway West, Unit 102, Mississauga, Ontario L5C 4P4, Canada. Use Account closure, Review of restriction, Complaint, Privacy Officer or Compliance to help route the request.

12.2 Material changes follow the notice and acceptance rules in clause 19 of the Terms and Conditions. A posting alone does not amend an existing contract or retrospectively authorize a hold, fee or forfeiture. The revision date identifies the version of this Policy.