Techblock Ltd Terms and Conditions

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Techblock Ltd (“Techblock”), registered at Companies House under number 14400234, with its registered office at Peer House 8-14 Verulam Street, London, England, WC1X 8LZ, hereinafter referred to as “Techblock” or "the Company"

1. About these T&Cs

1.1. Purpose

These Terms and Conditions (“**T&Cs**”, the “**Terms**”) constitute a legally binding agreement made between Techblock Customers (the “**Client**”), and Techblock Ltd ("**Techblock**", **“We”**, “**Us**”), concerning the Client’s access to and use of the services provided by Techblock, as described below (the “**Techblock’s Services**”, or the “**Services**”). The Client agrees that by accessing their Non Custodial Wallet, they have read, understood, and agreed to be bound by all of these Terms. If the Client does not agree with all of these Terms, then they are expressly prohibited from using the Non Custodial Wallet offered by Techblock, and any service described in these Terms, therefore they must discontinue use immediately.

Techblock provides information or documents to the Client on a durable medium when required. The Client acknowledges that the service is provided exclusively electronically, that they are equipped with an internet connection and an e-mail address. The Client thus acknowledges that the use of a durable medium by Techblock to communicate communication information or documents is adapted to their situation and that they are able to read this information and documents on a durable medium.

1.2. Enforceability and Proof

These Terms are made available to the Client on Deblock Website and Deblock mobile App. They may also be communicated to the Client by email, in addition to the automatic communication and validation of the Terms when the Client’s Wallet is created, which signifies accepting the Terms.

These Terms are also automatically communicated to the Client whenever they are updated. As a result, the Terms and their subsequent modifications are opposable to the Clients who

acknowledge having been informed of them and accept them. Communications, Services and Client documents are archived on a reliable and durable medium.

1.3. Language

These Terms may be translated into other languages in order to facilitate their understanding by Customers. Notwithstanding this translation, it is expressly agreed between the Parties that in the event of a dispute, only the French version of these Terms shall be binding between the Parties.

1.4. Modification

Techblock has the right to change the Terms at any time. We'll only change these Terms for the following reasons:

- if we think it will make them easier to understand or more helpful to the Client;
- to reflect the way Techblock's business is run, particularly if the change is needed because of a change in the way any technology is provided;
- to reflect legal or regulatory requirements that apply to us;
- because we are changing or introducing new services or products that affect Techblock's existing services or products covered by these Terms.

In the event of a modification of the Terms, the new version of the Terms will apply immediately. If the Client declines the new version of the Terms, the Client must download his private key, and cease to use the NCW. The version of the Terms applicable are those in force at the date of the performance of a Service. The Customer is advised to save the Terms in force on the day of the completion of the Services he has used, notwithstanding the archiving rules implemented by Techblock.

1.5. The invalidity of a clause

The invalidity of one of the provisions of these Terms shall not invalidate the entire Terms.

2. Definitions

« **Crypto-Asset** » means a digital representation of a value or of a right that is able to be transferred and stored electronically using distributed ledger technology or similar technology

« **Techblock Services** », or « **Services** » are the products and services offered to Techblock wallets users..

« **Deblock App** » is the application to and from which the Services are accessible to Clients.

« **Non-Custodial Wallet** », or « **NCW** » means the wallet on which the Client stores, tracks, transfers and manages the Client's balances of Supported Crypto-Assets. The Client is the only one to know and have access to the Crypto-Assets private keys, which are used to process transactions on the Client's Crypto-Assets. This means that the Crypto-Assets are always under the Client's control, and neither Techblock nor Deblock are never at any point the custodian.

« **Supported Crypto-Assets** » means those Crypto-Assets as available to trade or to be stored in the Client's Non-Custodial Wallet. Supported Crypto-Assets may vary depending on jurisdictions.

« **Private Key** » Private keys relate to the alphanumeric key which enables Techblock customers to access their Non-Custodial Wallet and perform transactions on this wallet. The private key is known only to the Client in the instance of NCWs.

« **Encryption Key** » is the key which is able to encrypt, and decrypt the Private Key of the Client.

« **Sensitive Operations** » are the actions of a user which are of particular sensitivity due to the vulnerability of these actions leading to fraudulent activity.

« **Transaction(s)** » means any transaction carried out using Crypto Assets.

« **Key Smartphone** » is the primary smartphone of the Deblock user from which they can perform Sensitive Operations, via a strong authentication.

3. General rules applicable to Services

In order to be able to own a NCW provided by Techblock Ltd, the Client must register for an electronic money account offered by Deblock SAS. The Client will need to complete certain verification procedures before the Client is permitted to use the Techblock Services.

Deblock may, in its sole discretion, refuse to open a Deblock Account or suspend or terminate the Client's E-Money Account.

3.1. Services Facilitated by the Non-Custodial Wallet

Service	Description

the Client's own Non-Custodial Wallet ("NCW")	The Client's Non-Custodial Wallet has a unique signing mechanism, whereby the encrypted private key is stored in the Client's Deblock App.
Withdrawal of Crypto Assets	From the Client's NCW address the Client can withdraw the Client's Crypto-Assets to another Wallet Address external to Deblock, but only those that are Supported Crypto Assets.
Depositing of Crypto Assets	To the Client's NCW address, the Client can deposit the Client's Crypto-Assets from another Wallet Address external to Deblock, but only for Supported Crypto Assets.
Secure Key Recovery	In the event the Client cannot access the Client's Deblock App, secure private key recovery is provided to the Client, in order for her/ him to access their NCW without Techblock or Deblock itself ever having access to the recovery private key. The secure private key recovery system is provided through a system that allows for the privacy and security of the Client's NCW.

3.2. Details of the Non-Custodial Wallet

3.2.1. Creation

When signing up for using Deblock Services, the Client must first pass Deblock's Know Your Customer ("**KYC**") process before both the Client's virtual E-Money Account provided by Deblock SAS and NCW are created.

At the setting up of the Client's NCW, private keys allowing access to the Client's Supported Crypto-Assets that will be stored on the Client's NCW are generated, as further detailed below.

3.2.2. Private Key

The Client's private key exclusively resides with customers on their devices. The Client can also store it on the cloud service of their choice.

The Client acknowledges that managing their Crypto-Assets in a non-custodial wallet means they are responsible for the security of their private keys, and that any theft or sharing of these keys may result in the irreversible loss of their assets.

3.2.3. Recovery

In case the Client deletes the Client's Deblock App or loses their mobile device, the processes we have in place will allow the Client to regain access to the Client's NCW:

- The Client's encrypted private key will be backed up in Techblock systems and therefore can be retrieved onto the Client's device.
- The Client's encryption key will be saved in either the Client's cloud account or Techblock's 3rd party provider, who will perform a KYC check to verify it's the Client that initiates the private key recovery, before sending the Client back the encryption key.

3.3. Restrictions

3.3.1. Restrictions Relating to the Customer

The Service for Clients is reserved exclusively for the personal use of the Client. The Client Account opened under the present T&Cs is intended to record the transactions of the Client relating to his/her private life only, to the exclusion of all transactions executed for professional purposes or in its quality as a professional.

The Customer declares that at the time of registration to the Service:

- He/she is over 18 years of age;
- He/she isn't under any legal or judicial prohibition, nor of any incapacity;
- All the information provided during registration is honest, accurate and up to date, and they will inform Deblock of any change to this information;
- He/she acts on his/her own account and in his/her own interest;
- She/he doesn't already hold a Techblock NCW;
- She/he isn't a "US Person" or assimilated to, i.e. they are not an American taxpayer within the meaning of the American tax administration and the Foreign Account Tax Compliance of March 18, 2010

Any change shall be communicated by the Client in writing and without delay to Customer Support at the following address: support@deblock.com. Techblock isn't responsible for any consequences resulting from a customer's failure to comply with its obligations. Appropriate supporting documents shall be provided by the Customer on a voluntary basis and upon request by Deblock.

3.3.2. Restrictions relating to transactions

Please act reasonably and responsibly when using the NCW. The Customer is prohibited from using the NCW to purchase goods or services related to illegal activities, or, contrary to public order or, morality, including in particular but not limited to the following activities or behaviours:

- for illegal purposes (for example, committing fraud);
- in a way that we reasonably believe might harm Techblock's ability to provide its Services;
- use funds in relation to Techblock's Services which come from illegal sources;
- to allow anyone else to have access to or use the Client's NCW;
- to attempt to exploit any vulnerability, circumvent any security measures we have in place or interfere with or otherwise harm the proper working of Techblock's Services, the Deblock app or otherwise introduce, nor permit the introduction of, any viruses, bugs, glitches, spyware, malware, adware or other harmful or deleterious programs, material, code or software (any “virus”) into Techblock's systems;
- to use Techblock's Services in such a way as to constitute a tax evasion or avoidance offence or any facilitation of any tax evasion or avoidance offence;
- whose nature is directly or indirectly threatening, insulting, defamatory, discriminatory, racist, xenophobic, homophobic or damages the honour or reputation of others;
- that degrade or damage human dignity;
- that incite the execution of an offence, a misdemeanour, a crime or an act of terrorism or that praise war crimes or crimes against humanity;
- that allow third parties to obtain illicit substances or products directly or indirectly;
- subject to a specific legal regime and exercised in violation of said regime (e.g. travel agents, medical professions, legal professions, etc...);
- linked to the acquisition, use or transfer of crypto-currencies or funds for unreasonable, abusive or professional use and/or as part of an overall fraudulent transactional scheme in the absence of specific security protocols and monitoring of financial flows.

If the Service is used to purchase products or services resulting from such activities, Deblock will end its relationship with the Customer.

4. Non-Custodial Wallet Services

Neither Techblock nor Deblock have any control over the Client's NCW, nor do they have any ability to move the Crypto-Assets stored through the NCW. The Client alone has control of the means of access to its Crypto-Assets.

Therefore, the Client shall ensure that access to its private key shall remain at all times in a safe place.

4.1. Non-Custodial Wallet

The Client is solely responsible and liable for keeping the Client's NCW safe to avoid loss of access to and/or control over the Client's NCW. Techblock can't be held liable for any loss of access to the Client's NCW. The Client is advised to back up the Encryption Key of the Client's NCW on the Client's cloud account (iCloud for iOS and GDrive for Android). If the Client requests to download the private key of the Client's NCW, the Client will be required to maintain adequate security, measure and control of the Client's private key and access to and use of the Client's NCW, as well as of its Credentials through which private keys can be accessed. Deblock will not be held liable nor responsible for any losses or damages the Client may incur as a result of any unauthorised access or use of the Client's NCW.

4.2. Supported Crypto Assets

Techblock facilitates a limited number of Crypto Chains (the "**Supported Crypto Chains**").

Your NCW is intended solely for the proper use of assets supported by the Supported Crypto Chains. The Client should under no circumstances attempt to use her/ his NCW to store, send, request, or receive any assets other than those that can be supported on the Supported Crypto Chains. Techblock assumes no responsibility in connection with any attempt to use or transfer Crypto Assets to Client's NCW that can not be supported on the Supported Crypto Chains.

Techblock may in its sole discretion terminate support for any particular Supported Crypto Chain. Such Crypto Assets relying on the Supported Crypto Chains should be sold or transferred to another crypto assets wallet before Deblock removes such Chains from your NCW.

4.3. Deposit and Withdrawals

The Client acknowledges and agrees that by confirming the sending of the Client's Crypto-Assets the Client has checked and confirmed that the recipient wallet address in deposit and withdrawal supports the type of cryptocurrency or token the Client is about to

send, is a valid address, and is the correct, confirmed, recipient address. Techblock is not involved in any crypto-Assets transfers and is not liable for any losses of the Client's Crypto-Assets and is under no obligation to assist Clients in retrieving them.

4.4. Title

Title to Crypto Assets held in your NCW, at all times, remains with you and is not transferred to Techblock.

4.5. Forks and Airdrops

As described in Article 4.4, you remain the lawful and beneficial owner of any Crypto Assets in your NCW and the beneficial owner of additional assets resulting from any applicable (i) network fork that can be supported by your NCW, and (ii) airdrop or similar distribution of Crypto Assets that can be supported by your NCW.

A fork may arise out of an organisation, community, or business that manages the blockchain deciding to change the blockchain's protocol or basic set of rules. In such an instance the chain splits creating a second blockchain. Both chains share the same historical data from before the split but are now no longer following the same path.

As Techblock provides users with Non-Custodial Wallets, it is the responsibility of the user to respond to the changes in the protocol for those Crypto-Assets which are affected. Techblock will do its best to sign-post these events in advance of the protocol change, and advise Clients on the actions they should reasonably take.

5. Risks Disclosure

In addition to any previously disclosed risks in the Terms, you understand that:

- Crypto Assets, including stablecoins, are not legal tender or currencies backed by a government;
- The value of any given Crypto Asset may be unpredictable. The value of any Crypto Asset may be uncertain and subject to volatility. You should be prepared for prices to fluctuate to an extent that varies depending on the Crypto Asset;
- Trading in Crypto Assets may be susceptible to irrational, sometimes substantial, market forces, and it may sometimes be unclear why the market is moving in a particular direction;
- The character of Crypto Assets is such that it may lead to an increased risk of financial crime;

- Crypto Assets or Crypto Assets related technologies and protocols may be subject to an increased risk of cyberattack, which may result in you not being able to access your Crypto Assets and/or the value of those Crypto Assets diminishing substantially;
- There may be limited or no means for the recovery of lost or stolen Crypto Assets. If you send your Crypto Assets to an incorrect wallet address, it may be impossible for you to recover those Crypto Assets;
- Past performance is not indicative of future results. No representations are being made that any investment will or is likely to achieve profits or losses similar to those achieved through any other achieved in connection with the relevant Crypto Assets, or that significant losses will be avoided.
- Digital Assets may be transacted by means of new technologies, (including for example distributed ledger technologies ('DLT')) and may in the future include technologies not known to exist today. Such new novel technologies may adversely affect Crypto Assets, and may result in such things as anonymity of ownership, irreversibility of transactions, accidental transactions, and concerns regarding transaction recording, and settlement;
- Even though a party may accept a Crypto Asset as payment today, it is possible that the same party or any other party may not accept a Crypto Asset as payment in the future. For example, some merchants that accept certain Crypto Assets today (such as Bitcoin and Ether) may not accept them in the future.

6. Security

6.1. Crypto-Asset protection

Title to the Client's Supported Crypto-Assets remain at all times with the Client and shall not transfer to Techblock. The Client agrees to be responsible for all actions taken using the Client's NCW, whether authorised by the Client or not. The Client agrees to notify Techblock immediately if the Client suspects the Client's account has been compromised.

6.2. NCW Security

We take all reasonable steps to keep the Client's assets safe. We ask the Client to do the same by keeping the Client's security details and wallet details safe.

This means the Client shouldn't keep the Client's security details near a device the Client uses to access the Client's wallet, and the Client should disguise or protect them if the Client writes them down or stores them.

Sometimes it's easy to forget to take the steps the Client should take to keep the Client's money safe. Here are a few tips:

- never share the private keys of the Client's NCW with anyone;
- make sure the Client close down the Deblock app (or any other means of accessing the Client's account) when you're not using it;
- keep the devices the Client use to access the Client's Techblock wallet secure;
- keep the factors used to log into the Client's Deblock app (like the Client's email account and sim card or phone number) secure and don't let other people use them; and
- download the latest software for the device the Client is accessing Deblock app from and the latest version of the Deblock app as soon as they are available.

6.3. Strong Authentication

The following activities which can be performed by a user of Deblock will require Strong Authentication. Following connection to their Deblock account, which follows a strong authentication, the individual customer is invited to define a 4-digit code (hereinafter "4-digit code"), which will be requested when performing Sensitive Operations.

If the individual customer wishes, the authentication via the 4-digit code can be replaced by a biometric authentication managed by their smartphone (fingerprint or facial recognition)[1]. To change their authentication method, the private customer will be asked to authenticate by entering their 4-digit code.[2]

Thus, in order to carry out one of the Sensitive Operations, the individual client is asked to authenticate themselves strongly:

- Either via its 4-digit code: in this case, the user performs a strong authentication by satisfying the criteria of Knowledge (knowledge of the 4-digit code) and Possession (possession of the Key Smartphone)
- Or via biometric authentication: in this case, the user achieves a strong authentication by satisfying the criteria of Inherence (biometrics) and Possession (possession of the Key Smartphone)

[1] As a smartphone feature, biometric data is not processed by Deblock

[2] If the individual customer wishes to change their 4-digit Code, they are disconnected from their Deblock account and must complete the strong authentication procedure.

The activities listed below require strong authentication before an individual is able to action them via the App.

- Adding a new counterparty wallet in order to transfer funds from a user's non-custodial wallet to the counterparty wallet;
- Signing any transaction using the non-custodial wallet.

Automated transactions under Appendix 3 are signed without strong authentication at the time of signature. The Client's strong authentication for them is given when the Client activates them in accordance with Appendix 3, which specifies the two classes of transaction concerned.

6.4. Downloading the Client's private keys

If the Client wishes to download the Client's private keys instead of keeping them safe under Techblock Ltd architecture, the Client will be able to request the private key of the Client's NCW via the app. In this case, the Client is warned to not perform any crypto transactions outside of the Deblock App (e.g. via Metamask or Ledger). In case the Client does transact outside the Deblock App, they will receive a warning after the 1st transaction. If a second transaction occurs, Deblock will offboard the user and close their e-money account according to Deblock SAS Terms and Conditions.

6.5. Accessing the Client's Non-Custodial Wallet

When the Client opts to close their Deblock account or is offboarded, the Client will be asked to download their private key in order to continue to have access to the Client's wallet and the Client's Crypto-Assets held at the wallet through another non custodial wallet provider.

If you, or Deblock, close the Client's account, all functionalities of the app will be disabled except the option to export the private key of the Client's NCW. The Client will be able to export the Client's private key to any other non-custodial wallet solution outside of Deblock.

7. Applicable law and dispute resolution

To the extent applicable by law, these Terms shall be governed in all respects, including as to their validity, interpretation and effect, by the laws of United Kingdom, without giving effect to its principles or rules of conflict of laws, to the extent such principles or rules are not mandatorily applicable by statute and would permit or require the application of the laws of another jurisdiction.

To the extent applicable by-laws, if the parties fail to reach an amicable agreement, any dispute between the parties arising out or relating to these Terms or their respective subject matter or formation (including non-contractual disputes or claims) which has not been previously resolved by Deblock and the Client by mutual agreement will be resolved exclusively by the relevant English courts.

8. Severability

The invalidity or unenforceability of any of these Terms shall not affect the validity or enforceability of any other of these Terms, all of which shall remain in full force and effect.

9. Waiver

Our failure or delay in exercising any right, power or privilege under these Terms shall not operate as a waiver thereof.

10. Intellectual property

10.1. Techblock’s Intellectual property

We own all the intellectual property in Techblocks products and Services.

Subject to your compliance at all times with these Terms, we hereby grant you a limited, revocable, nonexclusive and non-sublicensable licence to access and use, solely on the Services, the Techblock Materials for your personal use of the Services. Such licence is subject to these Terms and does not permit (a) any resale of the Techblock Materials; (b) the distribution, public performance or public display of any Techblock Materials; (c) modifying or otherwise making any derivative uses of the Techblock Materials, or any portion thereof; or (d) any use of the Techblock Materials other than for their intended purposes. The licence granted under this Article will automatically terminate if we suspend or terminate your access to the Services. All rights not expressly granted to you under these Terms are reserved to Techblock or our applicable licensor(s) or supplier(s), as applicable.

The Client shall not reverse-engineer any of Techblock's Materials or any of Techblock’s, our licensors’ or suppliers’ products (that is, reproduce them after a detailed examination of their construction or composition).

Appendix 1 - External wallet import

1. Purpose and Scope

This Appendix (“Appendix 1”) governs the use of the External Wallet Connection Service (“Service”) accessible via the Deblock application and website. The Service is operated by Techblock Ltd (“Techblock”) as part of the Deblock Group, providing the technical infrastructure for connecting external wallets. All references to the Deblock app, Deblock customers, and Deblock wallets in this Appendix 1 reflect the public-facing brand through which the Service is accessed.

2. Service Description

The Service allows customers to connect existing external self-custody wallets directly within the Deblock application. Customers can import any EVM, BTC, or SOL wallet using either the recovery phrase or private key. All transactions available with native Deblock wallets can be performed with connected external wallets and are subject to Deblock SAS Terms and Conditions agreed by the customer.

3. Eligibility and Prerequisites

The Service is available exclusively to existing Deblock customers who have successfully completed identity verification and confirmed their legitimate ownership of the external wallet. The Client must ensure, and declare, that private keys associated with the wallet have not been shared with anyone else.

4. Risk Warnings and Customer Acknowledgments

By using this Service, customers acknowledge and accept the following enhanced risks:

- Customers are solely responsible for maintaining secure devices and environments when using connected wallets, as device-level breaches can result in total asset loss.

- Deblock cannot recover funds lost due to compromised private keys, misdirected transactions, or activities outside its infrastructure.

- Connected wallets can be used outside Deblock's security framework, creating vulnerabilities if other platforms are compromised.
- Deblock does not guarantee the security or performance of third-party wallet software or connection bridges.
- Multi-platform exposure increases the risk of security breaches, key compromise, and device-based attacks.
- Account restrictions may be applied based on wallet activity assessments as per Deblock's policies.
- Smart contract vulnerabilities in connected DeFi protocols and/or sharing the wallet with any third-party may lead to irrecoverable fund loss.
- Market volatility and liquidity risks may affect connected assets.
- Deblock support is strictly limited to operations within its app; it cannot provide assistance or remediation for issues, losses, or vulnerabilities arising from external platforms or protocols.

5. Wallet Connection Process

To connect an external wallet, customers must use either the recovery phrase or private key of the wallet and perform the entire process within the Deblock app. The Service becomes available only upon completion of all required verification steps.

6. External Usage Rights and Limitations

Connected wallets may be used outside the Deblock application. Customers accept full responsibility for external platform security and potential compromises, and compliance with applicable regulations across all platforms used.

7. Security and Storage

Within the Deblock application, connected external wallets benefit from the same encryption, storage, and signing protocols as native Deblock wallets. Neither Techblock nor Deblock maintains any access to customers' private keys or tokens. Encryption key management in the app follows the same standards applied to Deblock's internal wallet infrastructure: once a wallet is imported, the mobile app will reuse the encryption key (stored on the customer's cloud and escrow) to generate an encrypted backup of the new wallet.Customers receive and may export the full key.

8. Customer Responsibilities and Obligations

Customers are required to maintain the highest level of security for their private keys and recovery phrases. They must promptly report any suspected account compromise and acknowledge that service restrictions may be imposed following risk assessments. They accept that any technical or security issues arising from external platforms remain outside the scope of Deblock's Support.

9. Liability and Risk Allocation

Techblock's liability for issues arising within its systems and affecting connected external wallets is the same as for native wallets documented in Deblock SAS Terms and Conditions. Customers bear full responsibility for the use of their wallets on external platforms and the risks associated with them. Techblock cannot be held liable for failures, breaches, or service interruptions originating from external platforms. Techblock provides the technical Service and is not liable for regulated account functions, which remain under Deblock SAS.

10. Service Limitations and Restrictions

Support is strictly limited to functionality available within the Deblock application. Service availability may be restricted in response to regulatory requirements or specific risk assessments. Deblock reserves the right to suspend or modify wallet connection functionality with minimal notice when operational needs require it.

11. Withdrawal and Disconnection

Customers may withdraw from the Service and disconnect their external wallet at any time. Withdrawal or disconnection does not affect any transaction already executed through connected wallets.

12. Data Protection and Confidentiality

Personal data processed as part of the Service is handled in accordance with applicable data-protection laws and the Deblock Privacy Policy. The data protection officer can be contacted at **dpo@deblock.com**. Transactions and related data are covered by professional secrecy except as required by law or to comply with anti-money-laundering obligations.

13. Fees

The Service is provided free of charge.

14. Modification and termination of Appendix 1

Techblock may amend or terminate the Service at any time, including before the initial term, for any reason, including regulatory changes, product updates, or non-compliance with the Terms or the Appendix.

Techblock reserves the right to change Appendix 1 with a minimum of one (1) calendar day's notice. Such changes will be communicated via the Deblock app or by email.

15. Force Majeure

Neither Techblock nor Deblock is liable for delays or failures caused by events beyond their reasonable control, including natural disasters, cyberattacks, or regulatory changes.

16. Governing Law and Jurisdiction

Appendix 1 is governed by English law. The courts of England have exclusive jurisdiction to resolve disputes arising from or in connection with Appendix 1.

17. Entire Agreement

The Appendix 1 constitutes the entire agreement between you and Techblock regarding the Service and supersedes any prior agreements related to it.

18. Assignment

You may not assign or transfer your rights or obligations under Appendix 1 without Techblock's prior written consent. Techblock may assign its rights and obligations to another entity provided this does not diminish your rights.

19. Waiver

Failure by Techblock or Deblock to enforce any provision of Appendix 1 does not constitute a waiver of that provision.

20. Severability

If any provision of Appendix 1 is found invalid or unenforceable, the remaining provisions continue in full force and effect.

21. Language

Appendix 1 may be translated into English for convenience. In case of discrepancies, the French version prevails.

Appendix 2 - T&Cs for Commodities services

1. Introduction

Techblock Ltd is a private limited company incorporated in England & Wales, with company number 14400234 and its registered office address at 8-14 Verulam St London WC1X 8LZ, United Kingdom.

These Terms and Conditions (“Terms”) govern the use of the Commodities Services (“Service”) accessible via the Deblock application and website. The Service is operated by Techblock Ltd (“Techblock”) as part of the Deblock Group. All references to the Deblock app, Deblock customers, and Deblock wallets in these Terms reflect the public-facing brand through which the Service is accessed.

The Commodities Services described herein are provided by Techblock Ltd in the European Economic Area (“EEA”), are not regulated, and are not covered by any compensation scheme.

2. Purpose and scope

These Terms govern the relationship between Techblock Ltd (“we” or “Techblock”) and the customers (“Customer” or “you”) when you use the Deblock app to buy/sell physical commodities held on your behalf by Techblock.

We refer to all of the above collectively as the Service.

The list of commodities available through the Deblock app can be found in the app directly.

The Service allows you to buy and sell fractional or whole interests in physical commodities (gold, silver, palladium, and platinum) through the Deblock app. Commodities are priced per troy ounce, which is the standard unit of measure for precious metals.

When you purchase a commodity through the Deblock app, Techblock will acquire the corresponding quantity of that commodity from a market counterparty and hold it on your behalf through the custody services of a trusted third party. No physical delivery of the commodity will be made to you.

Your commodities balance as displayed in the Deblock app reflects the quantity of the relevant commodity held in Techblock's name at the financial institution, on an unallocated basis, on your behalf. You do not have a direct legal relationship with the financial institution or any third-party counterparty involved in the acquisition or custody of commodities.

Commodities held in your Deblock app cannot be transferred, assigned, or otherwise disposed of to any person who is not a Techblock customer. The Service operates on a closed-loop basis: your commodity balance may only be sold back through Techblock, and cannot be transferred, sent, or otherwise made available to any third party, whether a Techblock customer or not.

3. Eligibility and prerequisites

The Service is available exclusively to existing Deblock customers who have successfully completed identity verification and accepted these Terms.

Techblock reserves the right to restrict access to the Service:

- in case we suspect a fraudulent behavior;
- in case of breach of these Terms;
- if Deblock close or suspend your Deblock account ;
- if we have good reason to believe that your use of the Service could damage our reputation or business, or badly affect us or any of our services; or
- if we have to do so by law.

4. Risk warnings and customer acknowledgments

By using this Service, customers acknowledge and accept the following risks:

- Commodities held on your behalf by Techblock are neither e-money nor cash. They are not classified as specified investments or financial instruments under applicable investor protection laws in the European Economic Area. Accordingly, the commodities services are not regulated by the ACPR or the AMF or any equivalent regulator in the EEA.

- Commodities purchased through the Service are not protected by any investor compensation scheme in Europe. Each customer's commodity holding is individualised and segregated from Techblock's own assets, and does not form part of Techblock's general estate in the event of its insolvency; Techblock will not lend, pledge, rehypothecate, or otherwise use your commodity holding for its own account. In the unlikely event of Techblock's insolvency, your segregated holding will be identified and realised for your benefit, with the net proceeds credited to your Deblock

trading account, separately from the claims of Techblock's general creditors. This protection does not extend to the third-party financial institutions through which commodities are acquired and held. In the unlikely event that such an institution becomes insolvent, Techblock would rank as an unsecured creditor of it, which may affect your ability to recover the full value of your holding.

- The Service is non-advised. Techblock will not provide you with any personal recommendation, investment advice, or view as to whether any particular commodity is suitable or appropriate for your individual circumstances. You are solely responsible for all decisions you make in connection with the commodities services. If you are uncertain whether the commodities services are appropriate for your needs, you should seek independent professional financial, tax, or legal advice before using them.

- The price of Commodities can rise or fall quickly and significantly. Your capital is at risk and past performance is not a reliable indicator of future price. Techblock is not responsible for any losses you suffer as a result of fluctuations in commodity prices, and you alone bear the full market risk of the commodity purchased. The exchange rate applicable at the time of your instruction may change between the moment you submit your instruction and the moment it is executed. You may therefore receive more or less of a commodity, or more or less money, than you initially expected.

- Although Techblock will use reasonable endeavours to ensure the Deblock app and the commodities services are available without interruption, it cannot guarantee uninterrupted availability. If technical issues arise, you may temporarily be unable to access the Deblock app or the commodities services.

- Commodities acquired on your behalf are sourced by Techblock from a market counterparty and held through the custody services of a trusted third party, on a pooled, unallocated basis at that institution. Within Techblock's own records, however, the quantity of commodity acquired for you is individualised to you and tracked on a segregated, one-to-one basis, separately from Techblock's own assets and from the holdings of other customers. Your claim corresponds to an identifiable quantity of physical metal and is delivered to you by way of constructive delivery upon settlement of your purchase. You have no direct legal claim against the third-party financial institution or any other third-party counterparty involved in the acquisition or custody of commodities; Techblock alone holds the claim against that institution, and that claim is not secured against, or backed by, any specifically identified physical metal or allocated quantity thereof at that institution. In the event of the third-party financial institution's insolvency, Techblock would rank as an unsecured creditor of it, and your ability to recover the full value of your holding would be affected accordingly. Your segregated holding is, however, distinct from Techblock's own assets and does not form part of Techblock's general estate in the event of Techblock's own insolvency.

5. Exchange of Commodities

All instructions to buy or sell commodities must be submitted via the Deblock app. Techblock cannot accept instructions submitted through any other channel, including the in-app chat.

To buy or sell a commodity:

1. You first need to credit your trading account.
2. You then choose a commodity you want to trade.
3. You specify the quantity you want to debit from your trading account in return for the quantity of commodity you wish to acquire.
4. Techblock displays the applicable price per ounce (or other usually applicable measurement unit), inclusive of spread, and the estimated quantity of commodity you will receive.
5. If you confirm your instruction and Techblock accepts it, Techblock will debit the relevant amount from your Deblock trading account.
6. Your updated commodity balance and transaction confirmation will be displayed immediately in the Deblock app.

To sell a commodity, you instruct Techblock to sell the relevant quantity. If Techblock accepts your instruction, it will credit the proceeds to your Deblock trading account.

Techblock may impose minimum and maximum transaction amounts or overall holding limits. Any applicable limits will be communicated to you in the Deblock app before you submit your instruction.

Techblock may refuse to execute an instruction to buy or sell a commodity, in which case it will not be liable for any resulting losses. Techblock may refuse your instruction if:

- you do not have sufficient funds in your Deblock trading account;
- Techblock is unable to source the requested commodity in the market at the relevant time;
- Techblock has reasonable grounds to suspect the instruction is for an unlawful purpose, including fraud or money laundering; or
- Techblock has reasonable grounds to believe that executing the instruction could damage its reputation or goodwill.

Once submitted and accepted, an instruction to buy or sell a commodity cannot be cancelled.

6. Funding and withdrawing from the trading account

The trading account is funded exclusively in EUR, by transfer from your Deblock account.

You may withdraw the EUR held in your trading account at any time by transferring it to your Deblock account.

7. Fees

When exchanging a commodity, the applicable fees are the sum of:

- a variable exchange rate; and
- a fixed fee per transaction.

Techblock calculates its exchange rate by reference to the bid-ask spread offered by its trading counterparties, to which it applies an additional spread. The exchange rate is variable and may depend on factors including the type of commodity, market liquidity, market volatility, and the size and type of your transaction.

For each commodities exchange, Techblock charges the following fee:

Standard plan	1.99% of the amount of the transaction
Premium plan	0.49% of the amount of the transaction
Native plan	0.49% of the amount of the transaction

Applicable fees are displayed in the Deblock app at the time of each transaction and in your transaction history. Techblock reserves the right to update its fee schedule in accordance with Section 10 of these Terms.

8. Customer responsibilities and obligations

You are responsible for:

- ensuring that all instructions you submit are accurate and complete;
- maintaining the security of your Deblock account credentials and immediately reporting any suspected unauthorised access;
- complying with all applicable laws and regulations in connection with your use of the commodities services, including applicable tax obligations;
- understanding the risks associated with commodities trading before placing any instruction; and
- maintaining a reliable internet connection and keeping the Deblock app updated to the most recent version.

9. Liability

Techblock will not be liable for losses arising from:

- your breach of these Terms or any unlawful use of the commodities services;
- the unavailability of the commodities services due to planned or emergency maintenance;
- events outside Techblock's reasonable control, including market disruptions, regulatory actions, cyberattacks, or natural disasters;
- the insolvency of any third-party financial institution holding custody of commodities on Techblock's behalf; or
- fluctuations in commodity prices.

If you breach these Terms in a material way and this causes Techblock to suffer a loss, you will be responsible for that loss, including any reasonable legal costs incurred by Techblock in connection with it. Techblock will take reasonable steps to mitigate any such loss.

10. Modifications of Terms

Techblock may modify these Terms to reflect regulatory changes, technical improvements, or updated risk assessments.

Techblock will give you thirty (30) days' notice of any material changes via the Deblock app. If you do not accept the modified Terms, you may cease using the commodities services before the changes take effect. Your continued use of the commodities services after the notice period constitutes your acceptance of the modified Terms.

11. Termination

You may stop using the commodities services at any time. Ceasing to use the commodities services does not affect any transaction already executed or any commodities already held on your behalf by Techblock.

Techblock will endeavour to give you two (2) months' notice if it needs to discontinue the commodities services in their entirety. However, Techblock may suspend or terminate your access immediately if:

- it suspects fraudulent or unlawful activity on your account;
- you have failed to provide required information or have provided false or misleading information;
- you have materially or repeatedly breached these Terms;
- your continued use poses a risk to Techblock's reputation or business; or
- Techblock is required to do so by law or regulation.

If Techblock discontinues the commodities services or suspends your access, all commodities held on your behalf will be liquidated at the prevailing market price and the net proceeds credited to your Deblock trading account.

12. Data Protection and Confidentiality

Personal data processed as part of the Service is handled in accordance with applicable data-protection laws and the Deblock Privacy Policy. The Data Protection Officer (DPO) can be contacted at dpo@deblock.com. Transactions and related data are covered by professional secrecy except as required by law or to comply with anti-money-laundering obligations.

13. Taxes

You may be liable to pay taxes or other costs as a result of trading in commodities. Techblock is not responsible for calculating, collecting, or remitting any taxes on your behalf, and will not provide tax reporting to you or to any tax authority. You are solely responsible for determining and meeting your own tax obligations.

14. How to contact us

If you are dissatisfied with the commodities services, please contact Techblock in the first instance via the in-app chat or by sending us an email at support@deblock.com. Techblock will investigate your complaint and respond by email within a reasonable timeframe.

15. Force majeure

Neither Techblock nor any Deblock Group entity is liable for any delay or failure to perform its obligations arising from events beyond its reasonable control, including natural disasters, pandemics, cyberattacks, infrastructure failures, or regulatory changes.

16. Entire agreement

These Terms, together with the Deblock General Terms and Conditions and the applicable fee schedule, constitute the entire agreement between you and Techblock with respect to the commodities services and supersede any prior agreements or representations.

17. Assignment

You may not assign or transfer any of your rights or obligations under these Terms without Techblock's prior written consent. Techblock may assign its rights and obligations to another entity within the Deblock Group or to a successor in connection with a corporate restructuring, provided such assignment does not materially diminish your rights.

18. Waiver

Failure by Techblock to enforce any provision of these Terms on any occasion does not constitute a waiver of that provision or of Techblock's right to enforce it in the future.

19. Severability

If any provision of these Terms is found to be invalid or unenforceable by a court of competent jurisdiction, the remaining provisions shall continue in full force and effect.

20. Language

These Terms may be translated into other languages for convenience. In the event of any discrepancy between a translation and the French version, the French version shall prevail.

21. Governing law and jurisdiction

21.1 Services provided by Deblock SAS

To the extent that the Services are provided by Deblock SAS, including but not limited to onramp and offramp services, electronic money services, and crypto-asset services, these Terms shall be governed by French law.

Any dispute relating to such services shall fall under the jurisdiction of the competent French courts, without prejudice to mandatory consumer protection rules.

21.2 Services provided by Techblock Ltd

To the extent that the Services are provided by Techblock Ltd, such services shall be governed by English law.

Any dispute relating exclusively to such technical services shall fall under the jurisdiction of the courts of England and Wales.

21.3 Mandatory Consumer Protection

Nothing in this Article shall deprive consumers of the protection afforded to them by mandatory provisions of the law of their country of habitual residence.

Appendix 3 - Staking services

1. Introduction

This Appendix (“Appendix 3”) governs the staking service accessible via the Deblock application (the “Staking Service”), operated by Techblock Ltd (“Techblock”) as part of the Deblock Group. The Staking Service is not regulated and is not covered by any compensation scheme.

2. Purpose and scope

The Staking Service lets the Client commit Supported Crypto-Assets held in the Client’s Non-Custodial Wallet to a validator on a Supported Crypto Chain, in return for a share of the rewards the chain pays to that validator. Techblock Ltd alone provides it; Deblock SAS is not a party to this Appendix 3.

This Appendix 3 applies in addition to the Terms and prevails over the main body of the Terms in respect of the Staking Service. Details about the Crypto-Assets available for the Staking Service can be found in the Deblock app. Staking works differently from one Crypto-Asset to another, and the Client should read those details before Delegating.

The Staking Service is a technical service. It is not a deposit, electronic money, a payment service, an investment service or a crypto-asset service within the meaning of Regulation (EU) 2023/1114, and Techblock gives no advice or recommendation. The Client is responsible for any tax arising from it.

Techblock may suspend or terminate the Client’s access to the Staking Service at any time, including where it suspects fraud or where the law requires it. Section 12 applies to the release of any Committed Crypto-Assets.

3. Definitions

Terms defined in the Terms have the same meaning here, and “Supported Crypto Chains” has the meaning given in Article 4.2 of the Terms. In addition:

« **Committed Crypto-Assets** » means Supported Crypto-Assets the Client has Delegated, including while they await release.

« **Delegation** » means committing Supported Crypto-Assets to a validator under the Staking Service; “Delegate” is construed accordingly.

« **Automated Transaction** » means a transaction of one of the two classes described in section 5, signed automatically with the Client's Private Key on the Client's device, without a further prompt to the Client.

« **Protocol Rules** » means the rules and operation of the relevant Supported Crypto Chain and of its staking contracts, as they stand from time to time. Techblock does not set or control them.

« **Unbonding Period** » means the period set by the Protocol Rules between the Client's request for release and the Committed Crypto-Assets becoming available.

4. Control, title and non-custody

Every staking transaction is signed with the Client's Private Key on the Client's device; Techblock holds no key and cannot produce a signature. Title to Committed Crypto-Assets and rewards remains with the Client at all times, and neither Techblock nor Deblock SAS acquires any right in them.

While Delegated or awaiting release, Committed Crypto-Assets are recorded, under the Protocol Rules, at a smart contract or protocol account from which the Client is entitled to their release. They do not appear in the balance at the Client's address and cannot be spent or transferred, and Techblock cannot lift that restriction. The validator cannot move or dispose of them. Where a third-party technical infrastructure provider builds the transaction data or supplies the balances and rates displayed, no Crypto-Asset of the Client is transferred to or held at an address it controls.

5. Automated Transactions

Staking transactions are initiated by the Client in the Deblock app. For Crypto-Assets whose rewards are not compounded automatically, or whose release requires a further transaction after the Unbonding Period, two transactions are automated: the periodic claim of accrued rewards to the Client's own address, and the transaction that makes released Crypto-Assets available. The Client activates them by making a first Delegation of such a Crypto-Asset, which the Client confirms with strong authentication under Article 6.3 of the Terms. As for any transaction made through the Deblock app, the transaction data is prepared by Techblock's systems and the transaction is signed with the Client's Private Key, which never leaves the Client's device. For an Automated Transaction this happens without a further prompt, code or biometric authentication, when the Client next opens the staking screen after the conditions for it are met.

No other transaction is automated. An Automated Transaction only moves Crypto-Assets between the Client's own address and the protocol account from which the Client is entitled to their release, never to Techblock or a third party; its network fee may be paid from the

Client's balance as described in section 8. Techblock is responsible for errors in the transaction data it prepares, and Article 6.1 of the Terms does not make the Client responsible for Automated Transactions. Automated Transactions remain active while the Client holds Committed Crypto-Assets of that Crypto-Asset; the Client deactivates them by requesting their release under section 8.

6. Validator

Committed Crypto-Assets are Delegated to a validator selected by Techblock for each Crypto-Asset. The validator is an independent third party. The Client does not choose it, and Techblock's selection is not a recommendation. Techblock does not monitor the validator's status; the Delegation and the validator's status are public on the Supported Crypto Chain and may be checked on a public block explorer. There is no re-delegation: moving to another validator means exiting under section 8 and Delegating again.

7. Rewards, rates and costs

A Delegation gives the Client a potential right to a share of the rewards the validator receives from the Supported Crypto Chain, determined and paid under the Protocol Rules. Techblock does not pay them and guarantees no yield. Rewards may fall or stop, including where the validator is jailed, deactivated or underperforms. Depending on the Protocol Rules, rewards either compound into the Delegation or accrue separately and are paid to the Client's address when claimed.

Rates shown in the Deblock app are forward-looking estimates supplied by third parties, net of the validator's commission; they are not Techblock's projections and are not guaranteed. A chart of past rates shows the rate quoted at each date, not returns achieved. Dates shown for Committed Crypto-Assets becoming available are estimates computed by Techblock.

Techblock charges no fee for the Staking Service and deducts nothing from Committed Crypto-Assets or rewards: the Client receives the validator's net rate, after the commission the validator sets and keeps. For some Crypto-Assets, Techblock receives from third parties a share of an amount paid out of that commission; it is not charged to the Client and does not reduce the Client's rate.

8. Exit and network fees

The Client may request the release of Committed Crypto-Assets at any time, in whole or in part, subject to any minimum set by Techblock and to any lock-up imposed by the Protocol Rules after a Delegation. During a lock-up no release may be requested; the lock-up may

apply to the Client's whole position in that Crypto-Asset and start again with each further Delegation, and rewards continue to accrue during it. Release is not immediate: the Crypto-Assets enter the Unbonding Period, during which they are neither Delegated nor available and earn nothing. The Unbonding Period is set by the Protocol Rules, and Techblock cannot shorten it; the duration and dates shown in the Deblock app are estimates, and the actual period may be longer. For some Crypto-Assets, a further transaction is needed after the Unbonding Period before the Crypto-Assets become available; it is an Automated Transaction.

Transactions on some Supported Crypto Chains require a network fee, payable to the network in that chain's native Crypto-Asset and shown before the Client confirms a transaction. Techblock does not charge it or receive any part of it, and the Client must hold enough of that Crypto-Asset. Techblock may, at its discretion and within limits it sets, transfer the amount needed to the Client's address; it does not undertake to do so.

9. Risks

In addition to Article 5 of the Terms, the Client acknowledges and accepts the following risks:

- Network fee. Where a network fee applies, a Client who holds none of the Crypto-Asset needed when the Unbonding Period ends, and for whom the transfer described in section 8 is unavailable, cannot spend the released Crypto-Assets until the Client obtains it. The same can prevent a Delegation or a claim of rewards.
- Forks and airdrops. Article 4.5 of the Terms does not apply to Committed Crypto-Assets. Techblock does not monitor, claim or account for any fork, airdrop or similar distribution attributable to them, and it may be lost to the Client.
- Protocol and third parties. The Protocol Rules may change at any time, including lock-ups, unbonding periods, rewards and slashing, and may affect Crypto-Assets already Delegated. For each Crypto-Asset the Staking Service depends on one validator and, where applicable, one third-party technical infrastructure provider; their failure or unavailability may prevent Delegating, claiming rewards or exiting while it lasts, and errors in data they supply may cause incorrect transactions or displayed figures. Staking transactions are irreversible, loss of the Private Key prevents exit, and the value of Committed Crypto-Assets may fall, including to nil, while the Client cannot exit.
- Slashing. A protocol may take part of the Crypto-Assets committed to a validator as a penalty, including Crypto-Assets Delegated to it, automatically and irreversibly. Where a protocol enables or applies slashing, the Client's Delegated principal is within its scope and the Client bears that risk; Techblock provides no reimbursement or backstop.

- Jailing. A validator may be excluded from consensus or deactivated. The Client then earns no rewards for as long as it lasts, and neither Techblock nor the validator makes them up. Principal is not affected.

10. Right of withdrawal

The value and remuneration of the Staking Service depend on fluctuations in markets and protocol parameters outside Techblock's control that may occur during any withdrawal period. The Client therefore has no right of withdrawal in respect of the Staking Service (Article 16b(2) of Directive 2011/83/EU and Article 16(1)(b) of that Directive, and the corresponding national provisions), without prejudice to the Client's rights under the mandatory consumer law of the country of the Client's habitual residence. The Client may stop using the Staking Service at any time by requesting release under section 8, at no charge.

11. Liability

Techblock is not liable for losses arising from the design, rules, performance or availability of a Supported Crypto Chain, including any fork, halt, congestion or protocol change and any slashing or other penalty applied by the protocol; from the acts, omissions or failure of the validator or of a third-party technical infrastructure provider; from errors or delays in data supplied to Techblock by any of them, including balances, rates and estimated dates; or from the Client not holding the Crypto-Asset needed to pay a network fee. Techblock gives no undertaking as to the availability of the Staking Service or the accuracy of displayed figures.

Nothing in this Appendix 3 excludes or limits Techblock's liability for fraud, gross negligence or wilful misconduct, for an Automated Transaction outside the two classes described in section 5, or for any liability that cannot lawfully be excluded, including under the mandatory consumer law of the country of the Client's habitual residence.

12. Changes and termination

Article 1.4 of the Terms applies to this Appendix 3. Techblock may add or withdraw Crypto-Assets, change the way staking works for a Crypto-Asset for future Delegations, or cease to offer the Staking Service, at any time. Where the Client holds Committed Crypto-Assets when access ends for any reason, Techblock keeps available the functionality needed to release them, including any Automated Transaction.

13. Data protection

Personal data processed for the Staking Service is handled in accordance with applicable data-protection laws and the Deblock Privacy Policy. The Data Protection Officer can be contacted at dpo@deblock.com.

14. Contact

For any question or complaint about the Staking Service, the Client may contact Techblock via the in-app chat or at support@deblock.com.

15. Governing law

Article 7 of the Terms applies to this Appendix 3, without prejudice to the protection afforded to a Client who is a consumer by the mandatory provisions of the law of the country of the Client's habitual residence and to the Client's right to bring proceedings before the courts of that country.