

Exolo Financial – User Agreement

Effective Date: August 2025

Last Updated: August 2025

This User Agreement (“Agreement”) is a legal contract between you (“User”, “you”, or “your”) and **Exolo Financial Pty Ltd** (“Exolo”, “we”, “us”, or “our”) governing your use of our websites, mobile applications, digital services, and any associated products or platforms (collectively, the “Services”).

By accessing or using any part of our Services, you confirm that you have read, understood, and agree to be bound by this Agreement. If you do not agree, you must not use the Services.

1. Eligibility

You must be at least 18 years old and legally capable in your jurisdiction to enter into this Agreement. By using Exolo, you confirm you meet these requirements.

2. Account Registration

To access certain features, you must create an Exolo account. You agree to:

- Provide accurate and complete information
- Maintain the security of your login credentials
- Notify us immediately of any unauthorized use of your account

You are responsible for all activity under your account.

3. Services Overview

Exolo offers digital financial services including, but not limited to:

- Cryptocurrency wallet and storage
- Cross-border payments and transfers
- Blockchain-based financial transactions
- Token management and trading
- DeFi-related tools (staking, lending, etc.)

Exolo does not operate as a bank and funds stored in Exolo are not insured by any

government agency.

4. Acceptable Use

You agree not to use the Services for:

- Illegal, fraudulent, or malicious activity
- Money laundering or terrorist financing
- Circumventing international sanctions
- Violating intellectual property rights
- Disrupting networks or systems

Exolo may suspend or terminate your access if we suspect prohibited behavior.

5. Risk Disclosure

Cryptocurrency and blockchain-based financial products carry inherent risks. You acknowledge and agree that:

- Prices are volatile and unpredictable
- Regulatory treatment may change
- Transactions are irreversible
- Losses are possible and may be total

You use the Services at your own risk.

6. Fees

We may charge fees for certain Services,

including transaction processing, withdrawals, and trading. All applicable fees will be disclosed transparently via our platform.

Exolo reserves the right to update fee schedules at any time.

7. Privacy

Your privacy is important to us. Please review our Privacy Policy for information on how we collect, use, and protect your personal data.

8. Intellectual Property

All content, branding, software, and technology on the Exolo platform are the property of Exolo or its licensors. You may not copy, modify, or reverse-engineer any part of the Services.

9. Suspension and Termination

We may suspend, restrict, or terminate your access to the Services if:

- You breach this Agreement
- We detect suspicious activity

- Required by law or regulation

You may close your account at any time, subject to settling any pending transactions or obligations.

10. Disclaimers

Exolo provides the Services on an “as is” and “as available” basis without warranties of any kind. We do not guarantee uninterrupted service, accurate data, or platform security.

11. Limitation of Liability

To the fullest extent permitted by law, Exolo is not liable for:

- Losses from use or inability to use the Services
- Unauthorized access to your account
- Third-party services or content
- Lost profits, data, or cryptocurrencies

Our maximum liability is limited to the fees you paid to us in the 12 months prior to the incident.

12. Governing Law

This Agreement is governed by the laws of New South Wales, Australia without regard to conflict of law rules.

13. Dispute Resolution

Any dispute arising from or relating to this Agreement will be resolved through final and binding arbitration in accordance with Arbitration Rules.

14. Changes to This Agreement

We may update this Agreement at any time. Changes take effect upon posting. Continued use of the Services after changes are made constitutes your acceptance.

15. Contact Information

If you have questions or concerns about this Agreement, please contact:

Exolo Financial Pty Ltd

Website: <https://exolofinancial.com>

