

Crypterium Terms of Savings

PLEASE READ THESE TERMS OF SAVINGS CAREFULLY BEFORE PLACING YOUR DIGITAL ASSETS INTO SAVINGS ACCOUNT.

Acceptance of the Terms of Savings.

These Terms of Savings are entered into by and between you and Commercial Rapid Payment Technologies Limited of 4 Claridge Court, Lower Kings Road, Berkhamsted, Hertfordshire, England, HP4 2AF, registration number 11412485, a private limited company created and existing under the laws of the United Kingdom and its affiliate Crypterium AS of Harju maakond, Tallinn, Kesklinna linnaosa, A. Lauteri tn 5, 10114, registration number 14352837, a public limited company creating and existing under the laws of the Republic of Estonia ("Company", "we" or "us").

The following terms and conditions, together with any documents they expressly incorporate by reference ("Terms of Savings"), govern your access to and use of Saving Deposit Account.

If you do not agree to these Terms of Savings, you must not access or use Saving Deposit Account.

1. If you want to earn profit from owning of your Digital Assets, you may place them into Saving Deposit Account opened by Company for you especially for such a purpose.
2. All the conditions under which you place your Digital Assets you may see on the screen of your device on which mobile application "Crypterium" installed and choose before you open Saving Deposit Account.
3. Acceptance of these conditions (type and an amount of digital assets, term for which they are placed, interest rate, an amount of expected profit and etc.) is strictly necessary for opening of Saving Deposit Account and placing your Digital Assets there.
4. Interest (expected profit) accrues on the whole amount of Digital Assets placed into Saving Deposit Account at the last day of each month and then will be transferred to you.
5. Closing of Saving Deposit Account before of the end of term and early withdrawal of Digital Assets in full means that you will lose all the profit and only sum of your Digital Assets will be transferred to you.
6. You may open as much Saving Deposit Accounts as you want.
7. The Saving Deposit Account will be automatically closed at the last day of the term for which you opened an account.