

Terms & Conditions

Terms of Use

Please read these terms and conditions carefully before using this website and our service. Using this site indicates that you accept these terms and conditions. If you do not accept these terms and conditions, do not use this Site.

We may change our terms and conditions from time to time so you should review them regularly. Your use of this site will be deemed an acceptance of the terms and conditions existing at that time.

Contracting Parties

These terms and conditions constitute a legal and binding agreement between you and:

EU Metaverse Digital Limited, a company incorporated in Belgium with company number 685340 ("EU Metaverse").

In these terms and conditions, a reference to "EU Metaverse", "we", "us" or "our" is a reference to EU Metaverse. A reference to "you" or "your" is a reference to the entity that signs up for an account on our service.

Risk Warning

You know and understand that trading with cryptocurrencies carries high risks and the possibility of losses to zero. EU Metaverse cannot be hold responsible for any losses.

- Buying, selling and investing in cryptocurrencies is not without risk. The risk of loss in trading or holding cryptocurrency can be substantial. You should therefore carefully consider whether trading or holding cryptocurrency is suitable for you in light of your financial condition. In considering whether to trade or hold cryptocurrency, you should be aware that the price or value of cryptocurrency can change rapidly, decrease, and potentially even fall to zero.
- 2. The cryptocurrencies market information relating to the past performance of an investment is not necessarily a guide to its performance in the future. The value of investments or

income from them may go down as well as up. Like stocks and shares as well, cryptocurrencies are valued from second to second, their bid and offer value fluctuates sometimes widely. The degrees of fluctuation of prices vary significantly and the value of higher volatility funds may change suddenly. The value of investments may rise or fall due to the volatility of world markets, interest rates and capital values or, for investments held in overseas markets, changes in the rate of exchange in the currency in which the investments are denominated. You may not necessarily get back the amount you invested.

- 3. You know and understand cryptocurrency trading also has certain risks which can cause a complete loss to zero. As cryptocurrencies are no official currency and the legal status is still undefined, their legal nature is subject of change under different jurisdictions. Unlike official currencies, which are backed up by governments or other legal entities like the FED, ECB or others, cryptocurrencies are a private currency, generated by all the world. There is no central bank that could take corrective measures to protect the value of the cryptocurrencies at a possible crisis.
- 4. You know and understand cryptocurrency trading could be affected by hackers, change of laws, official restrictions, frauds, technical issues, collapse of infrastructure and many other possible threats.
- 5. All content provided through this website is only for your personal information and use, and is not intended to address your particular requirements or to be relied upon in making (or refraining from making) any specific investment or other decision. Such content shall not constitute any form of advice or recommendation by EU Metaverse. Furthermore, there may be additional risks that EU Metaverse have not foreseen or named in this Terms of Use.
- 6. EU Metaverse does not provide any investment advice in connection with the services contemplated by these Terms of Use. We only provide information on the price, range, volatility of cryptocurrencies. Any decisions to buy or sell cryptocurrencies are made on your decision solely. EU Metaverse will not be liable for any loss you might face.
- 7. If you are unsure about any specific investment or other decision, you should obtain appropriate expert independent advice and assess carefully whether your financial background is suitable for trading cryptocurrencies. Your decisions and investments are subject to your personal responsibility.
- 8. You acknowledge that EU Metaverse shall not be responsible for the viability of the hardware and software used by users, especially including but not limited to the used browsers. It is subject to your personal responsibility that your hardware and software meet the requirements of your specific investments.

Local laws

All users are solely responsible for compliance with the laws in their jurisdiction and all other laws or regulations applicable under their jurisdiction. This service is not directed at or to be distributed to any persons domiciled under any jurisdiction where its distribution or the service described may be contrary to local laws or regulations. You shall be responsible for identifying the requirements of your local laws and regulations and to ensure you are not in breach thereof.

Taxes

All users are solely responsible for compliance with the local tax laws applicable under their jurisdiction. Buying/Selling might have tax effects under your local law. If appropriate, we recommend you take legal advice before buying/selling.

Registration and Account obligations

- 1. You must be 18 years old or older to register and use our service.
- 2. Only one registration per person is allowed. You must keep your registration information up to date.
- 3. You must choose an email address which gives you frequent access to emails sent to that address, as we need to be able to contact you short notice. You must keep your password confidential.
- 4. You must not, (1) impersonate or try to impersonate another person, (2) disclose your password to anyone else, (3) allow anyone else use your account or (4) use anyone else's account.
- 5. You are responsible for everything done using your account especially all damages may caused. If you think that someone else may have access to, or be using, your password or account, you must inform us as soon as possible by email support@eume.io
- 6. From time to time, we may restrict access to some parts of this site, or this entire site, to users who have registered with us for certain reasons.
- 7. You are obliged to treat your user identification code, password or any other piece of information as part of our security procedures as confidential, and you must not disclose it to any third party. EU Metaverse has the right to disable any account, if in our opinion you have failed to comply with any of the provisions of these terms and conditions until proven wrong by the user.

Registration and mandatory documents

In order to use our service you have to apply for an account through the registration process. EU Metaverse may grant such an account or not. There is in no way any obligation for EU Metaverse to provide you with an account.

- 1. Under "Identification Information":
 - o First name
 - Last name
 - Date of birth
 - Country of birth
 - Address
 - City

- Zip Code
- Nationality
- State/Province
- Country of residence

Please see our Privacy Policy for full details about how we collect, store, and use any personal data that you provide to us.

1. Under "Proof of identity":

will verify your identity. before using our services you are required to provide a certified copy of one of the following valid identification documents:

- Driving license
- Personal ID
- Passport

1. Under "Proof of residency":

For our own internal security procedures and to ensure the safety of all users We will verify your place of residence. Therefore we have to ask you for using our service to proof your place of residence by one of the following documents which have to be not more than three month old:

- Health insurance bill
- Tax assessment
- Telephone bill
- o Mobile phone bill
- Monthly electricity bill
- Proof of residence

By submitting your personal data and documents you state that you are the person registering for the account and all information given are true.

Please ensure that the copies you provide are certified by a regulated professional person such as a Irish Lawyer, Accountant, Banker or a government body. Please note that we will require the copy of the document that was physically signed by the person certifying your identification documents, not a photocopy of the same. The person certifying the copy of the original will need to include his/her full name, profession, name and place of employment and the date the copy was certified.

We will try to process your application for an account, including any document or identity verification we deem necessary in our sole discretion, as promptly as possible.

Using EU Metaverse's Services

- 1. Without limiting other remedies, we may, limit, suspend, or terminate our services and user accounts, restrict or prohibit access to, our services, delay or remove hosted content, remove any special status associated with the account, reduce or eliminate any discounts, and take technical and legal steps to keep you from using our services if:
 - o we think that you are creating problems or possible legal liabilities;
 - we think that such restrictions will improve the security of the EU Metaverse community or reduce our or another EU Metaverse user's exposure to financial liabilities;
 - we think that you are infringing the rights of third parties;
 - you attempt to gain unauthorized access to the website's services or to another registered user's account or provide assistance in doing so;
 - o we think that you are acting against this Terms of Use; or
 - o you fail to pay us all fees due for our services by your payment due date.
- 2. Your password is the key to your account. Use unique numbers, letters and special characters, and do not disclose your EU Metaverse password to anyone. If you do share your password or your personal information with others, reregistered user that you are responsible for all actions taken in the name of your account. If you lose control of your password, you may lose substantial control over your personal information and may be subject to legally binding actions taken on your behalf. Therefore, if your password has been compromised for any reason, you should immediately notify EU Metaverse and change your password.
- 3. If you are successful in your application for an account, you may credit your account with payments of Euro, Bitcoin, Ethereum, Litecoin or other cryptocurrencies by accessing your account dashboard and following instructions or prompts under the deposit tab.
- 4. EU Metaverse securely stores 100% of all cryptocurrency associated with your EU Metaverse account in a combination of online and offline storage. As a result, it may be necessary for EU Metaverse to retrieve this information from offline storage in order to facilitate a cryptocurrency transaction in accordance with your instructions, which may delay the initiation or crediting of such cryptocurrency transaction for 48 hours or more. As a user of the EU Metaverse services, you accept the risk that a cryptocurrency transaction facilitated by EU Metaverse may be delayed and you agree not to hold EU Metaverse responsible for any damages or injury arising out of or related to such delay.
- 5. Any registered user who is acting against these rules may be terminated, and thereafter held liable for losses incurred by EU Metaverse or any user of the website.
- 6. You agree that you will not use our service for criminal activities of any kind, including but not limited to, hacking, money laundering, terrorist financing, illegal gambling operations or drug/weapon deals.
- 7. You agree that any disputes between you and EU Metaverse will be resolved by binding, individual arbitration and you waive your right to participate in a class action lawsuit or class-wide arbitration.

Fees

1. The fees we charge for using our services are listed on our "Fees Pages". We may change our fees from time to time with no prior notice.

2. In order to receive fees, we use our banking providers. Our banking providers do not transfer cryptocurrencies, they only transfer money.

Referral Program

- 1. Initially, the commission from the EU Metaverse Referral Program will be set at 5€ for you and 5€ for your referral (10€ in total). The commission of the referral program will be adjusted after a certain time period.
- 2. All referral commissions you receive will be instantly credited to your EU Metaverse account as your referred friends trade 200€ equivalent in any Euro market on our Buy & Sell page. The referral commission you receive will be in the Euro.
- 3. Users creating fake or duplicate accounts to cheat our referral program will not be payed, and in referring yourself, you will be disqualified from the affiliate program.
- 4. EU Metaverse reserves the right to change any terms of the referral program at anytime.

Market and cryptocurrency removal

EU Metaverse is committed to the blockchain industry and the innovation that it brings to everyone's lives. To stay true to this commitment, we see to it that our users have access to quality blockchain technologies and digital tokens.

There are situations wherein EU Metaverse may opt to remove a cryptocurrency from the EU Metaverse Exchange. EU Metaverse reserves the right to remove a listed cryptocurrency or market without prior notice and for any reason that the company sees fit.

These are some factors that largely contribute to a coin being delisted from EU Metaverse:

- Emergence of a regulatory standard or compliance issue
- Poor reception from the community
- Limited trading volume or scarce trading activity on the exchange
- Complaints from traders and users of the currency
- Currency's technology is defective, or has been compromised
- Withdrawal of support from the cryptocurrency's team
- Violation of EU Metaverse's Terms of Use and other policies

Take note that this is not an exhaustive list of possible reasons why a market or cryptocurrency will be removed from our listing, but this may serve as your general guide.

EU Metaverse may publish intention to remove a currency or a market in the future. If circumstances warrant it, EU Metaverse may delist any cryptocurrency or market without any prior notice. All notices regarding delisting circumstances will be published on our blog.

We generally seek to provide up to 14 days for users to withdraw their tokens after the date that a market or token is delisted. This way, we can provide ample support to those that wish to migrate delisted currencies in their own wallets or a different exchange.

We urge users to withdraw delisted currencies from their EU Metaverse accounts prior to the set withdrawal deadline. After the delisting date that we have provided, we will be unable to help effectuate withdrawals from the exchange. To prevent any issues, users should withdraw any delisted tokens that they have before the withdrawal deadline.

Reversals, Cancellations and Refunds

You are not permitted to cancel, change or reverse any transaction. EU Metaverse reserves the right to refuse to process, cancel or reverse, any purchases, deposits, or withdrawals in our sole discretion if we suspect the transaction involves or could be involved in criminal activity, is a violation of our prohibited activities policy/Internal policies or in response to binding legal, governmental or regulatory orders.

On the occasion EU Metaverse cancels a transaction, EU Metaverse is not required to reprocess your transaction on the same terms as the cancelled transaction.

EU Metaverse is under no obligation to provide refunds for any deposited or transacted funds.

Termination

- 1. You are allowed to terminate this agreement with EU Metaverse, and therefore close your account at any time, if all your maybe pending trades have been settled.
- 2. After a corresponding notice in advance, we have the right to cancel unconfirmed accounts or accounts that have been inactive for a period of 6 months or more, and/or to modify or discontinue our website or service. Registered users agree that EU Metaverse will not be liable to them or to any third party for termination of their account or access to the website.
- 3. The suspension of an account shall not affect the payment of the commissions due for past transactions. Upon termination, registered users shall communicate a valid bank account to allow for the transfer of any currencies credited to their account. Said bank account shall be held by the registered user. If there is not any other possibility to transfer the registered user's cryptocurrencies, they may be transferred to a valid bank account only after conversion into a currency. EU Metaverse shall transfer the currencies as soon as possible following the registered user's request in the time frames specified by EU Metaverse.

4. EU Metaverse will send to you the credit balance of your account. If intermediaries are involved in an international payment and the beneficiary bank deducts charges, we will use reasonable efforts to ensure that such charges are disclosed to you prior to sending your payment. However, if they cannot be avoided, you acknowledge that these charges cannot always be calculated in advance, and that you agree to be responsible for such charges.

Availability

- 1. All services provided by EU Metaverse are without any warranty. There is no warranty or claim by us for this website being available all the time. We do our best to meet your needs at the given instance.
- 2. We may suspend the time of non-availability including but not limited to an event of force majeure or due to unexpected maintenance. We will make reasonable efforts to give you notice. This may not be possible in a case of emergency.
- 3. We shall not be liable for delays, failure in performance or interruption of service which result directly or indirectly from any cause or condition beyond our reasonable control, including but not limited to, force majeure, any delay or failure due to any act of god, act of civil or military authorities, act of terrorism, civil disturbance, war, strike or other labor dispute, fire, interruption in telecommunications or Internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond our reasonable control and shall not affect the validity and enforceability of any remaining provisions.

Limitation of Liability

EU Metaverse's liability – irrespective of its legal ground – shall be limited as follows:

- 1. Unlimited Liability: EU Metaverse shall be liable without limitations (1) in case of intent and gross negligence, (2) in case of injuries to life, body or health, (3) pursuant to the terms under a guaranty given by EU Metaverse.
- 2. Liability for Breaches of Cardinal Duties: Subject to the foregoing, EU Metaverse's liability for slightly negligent breaches of Cardinal Duties shall be limited to the damage which was typically foreseeable upon the execution of this Terms of Use.
- 3. No Liability: EU Metaverse shall not be liable irrespective of the legal ground except as expressly set above. EU Metaverse shall not be liable for the viability of the hard- and software used by users, especially including but not limited to the used browser.

EU Metaverse will not be held liable for loss of revenue, loss of data, loss of profit, loss of business, loss of opportunity or any loss suffered by fraud by third parties.

Modification of Terms

EU Metaverse can change, add or remove parts of these terms at any time and at its sole discretion. You will be notified of any changes in advance through your account. Therefore you have the obligation to check your email account regularly. Your further use of our service shows your acceptance of the changed terms of use.

Disclaimer

- 1. The EU Metaverse website may provide links or other forms of reference to other websites or resources. EU Metaverse does not have control over external websites. EU Metaverse is providing these links only as a voluntary service and is thus not responsible for them and their contents.
- 2. If EU Metaverse links to an external website, it will review this website and its content with reasonable control. If EU Metaverse notices any infringement or is made aware of any infringement, it will examine and may remove the infringing link.
- 3. Although we intend to provide accurate and timely information on our website, the EU Metaverse website may not always be entirely accurate, complete or current and may also include technical inaccuracies or typographical errors. In an effort to continue to provide you with as complete and accurate information as possible, information may be changed or updated from time to time without notice, including without limitation information regarding our policies, products and services. Accordingly, you should verify all information before relying on it, and all decisions based on information contained on the EU Metaverse website are your sole responsibility and we shall have no liability for such decisions.

Indemnification

You will indemnify and hold EU Metaverse harmless from any claim or demand, including reasonable legal fees, made by any third party due to or arising out of your breach this agreement, your improper use of EU Metaverse's services or your breach of any law or the rights of a third party.

Validity

If any term, condition, or provision of these terms and conditions is determined to be unlawful, invalid, void, or for any reason unenforceable, the validity and enforceability of the remaining terms, conditions and provisions shall not in any way be affected or impaired thereby.

Jurisdiction and Applicable Law

The Belgium courts will have exclusive jurisdiction over any claim arising from, or related to, this service. These terms and conditions are governed by Belgium Law.