Master T&C

KillB - Last Updated: May 1st, 2026.

MAIN SERVICE AGREEMENT

DISCLAIMERS

Please read carefully. These terms and conditions ("Agreement") govern your access to and use of all services provided by KillB. KillB provides services that facilitate the seamless exchange of fiat currency for digital assets through its platform and related services ("Services"). Merchants must use their own digital asset wallet, as KillB does not provide wallet services. Additional information about KillB and its services is available on our website.

The Merchant acknowledges and agrees that communication with KillB regarding any transaction or concern does not imply that KillB performs, controls, or is responsible for licensed financial or banking activities. KillB is a technology service provider that collaborates with duly licensed financial institutions and partners to facilitate regulated transactions. Any communication with KillB concerning unauthorized or disputed transfers serves solely to initiate the reporting process. KillB's role is limited to promptly forwarding the Merchant's report to the relevant licensed institution(s) responsible for conducting regulated financial operations, in accordance with KillB's internal operational protocols and partnership agreements.

If you do not accept these terms and conditions, you must not use or access any service provided by KillB.

These general terms apply to all signatories to this Agreement. Specific terms may apply in certain jurisdictions, as set out in the applicable commercial proposal or schedule.

The Services are provided without any guarantees. This means KillB does not promise that the Services will always be uninterrupted, error-free, or suitable for your specific needs, and they are offered in the condition and availability that exist at the time you use them.

All applications and accounts are subject to verification, and KillB or its partner institutions may request additional documents at any time to fulfill mandatory AML, KYC, KYB, and sanctions screening requirements under applicable laws.

By submitting any information, you confirm that:

- All details provided are true, accurate, and up to date;
- You have the authority to act on behalf of the person or entity named; and
- You have reviewed and accepted the KillB Privacy Policy, which forms part of this Agreement.

For merchants who enter into any signed contract with KillB, any modification to the agreed terms, or any expansion of the services or jurisdictions covered, requires a written amendment duly executed by the parties. For merchants who access the Services through a click-and-accept process, KillB may amend or update this Agreement, its licenses, or its partnerships from time to time. Any changes will be communicated by reasonable means,

which may include email, platform notifications, or publication on KillB's website. Continued use of the Services after such notice constitutes acceptance of the updated terms.

You will be notified of material updates via the platform or email, and continued use of the Services constitutes acceptance of the updated terms.

It is your responsibility to review this Agreement periodically, especially before each use of the Services.

Table of contents

Article I. INTERPRETATION 4

Article II. PLATFORM USE & PARTNER TERMS 6

Article III. MANDATE & PAYMENT INSTRUCTIONS 7

Article IV. PROCESS OF TRANSACTION INITIATION AND EXECUTION. 8

Article V. COMPLIANCE 8

Section VI. User Responsibility for Digital Asset Compliance 9

Article VII. DELIVERY, APPLICATION, AND WITHDRAWAL OF FUNDS 9

Article VIII. INSTRUCTIONS FOR HANDLING FUNDS 10

Article IX. MERCHANT OBLIGATIONS 11

Article X. USE OF THE PLATFORM & IP 13

Article XI. SERVICE PERFORMANCE & LIABILITY 13

Article XII. ELECTRONIC FUND TRANSFERS 14

Article XIII. FINANCIAL INSTITUTION'S LIABILITY 15

Article XIV. DISCLOSURE 16

Article XV. TRANSACTION LIMITS AND ACCOUNT FEATURES 17

Article XVI. FRAUD AND PROHIBITED TRANSACTIONS 17

Article XVII. FUNDS AVAILABILITY DISCLOSURE 18

Article XVIII. TERM, SUSPENSION & TERMINATION 18

Article XIX. INDEMNIFICATION 19

Article XX. ASSIGNMENT AND OTHER DEALINGS 20

Article XXI. GENERAL 20

NOW THEREFORE, in consideration of the foregoing and the mutual covenants contained herein, the Parties hereby agree as follows:

Article I. INTERPRETATION

Section I.01 Defined Terms. All capitalized and undefined terms herein shall have the meaning ascribed thereto in Section I.04 Definitions.
Section I.02 Parties. Any reference to a "Party" means either KillB or the Merchant, as applicable. The term "Parties" means both KillB and the Merchant collectively.
Section I.03 Gender. Unless otherwise indicated, words importing the masculine gender include the feminine and neuter; the singular includes the plural, and vice versa. The words "including" and "include" shall be construed as "including, without limitation."
Section I.04 Definitions.

A. "**Affiliate**" means any entity that directly or indirectly controls, is controlled by, or is under common control with KillB. "Control" means the ownership of more than fifty percent (50%) of the voting rights or equity interests of an entity, or the ability to otherwise direct the management or policies of that entity.
B. "**AML/FT Laws**" means all laws, rules, and regulations of any applicable jurisdiction relating to money laundering, terrorist financing, or the proliferation of weapons of mass destruction.
C. "**Anti-Corruption Laws**" means all laws and regulations prohibiting bribery or corruption that apply to a Party, its personnel, shareholders, partners, or administrators.
D. "**Buyer**" means any User or Merchant who acquires or seeks to acquire assets or services facilitated by the Platform or through Licensed Partners.
E. "**Channel**" means any legal entity or individual for whom KillB implements Services with multiple associated Users.
F. "**Commercial Partner(s)**" means any third party with whom KillB maintains a valid agreement or commercial relation.
G. that supplements or modifies these Terms, and who integrates KillB's platform or Services—fully or partially—within its own interface, application, or website through any technology, including application programming interfaces (APIs).
H. "**Cookie**" means a small data file generated by a website and stored by your web browser to identify the browser, enable analytics, or remember preferences such as language or login information.
I. "**Currency**" means any recognized unit of value allowing the acquisition of goods or services in fiat form.
J. "**Device**" means any internet-connected device, including a phone, tablet, computer, or similar equipment capable of accessing KillB's Platform and Services.
K. "**Digital Asset**" means any representation of value stored digitally and secured through cryptography, including but not limited to stablecoins such as USDT and USDC.
L. "**Digital Asset Sale**" means the sale or disposal of a Digital Asset.
M. "**Effective Date**" means the date on which this Agreement is executed or accepted electronically and becomes binding between the Parties.

N. “**Electronic Means**” refers to any digital channel used by KillB to communicate with the Merchant, including email, platform notifications, secure messaging within the KillB Platform, Slack or Whatsapp message, mobile application alerts, or any other electronic communication method that KillB designates as acceptable for official notices or confirmations.
O. “**Exchange Rate**” means the ratio or price relationship between a Virtual Asset and the fiat currency in which the relevant transaction is conducted.
P. “**FIAT**” means any currency declared as legal tender by a competent authority in its local jurisdiction.
Q. “**FX**” or “**FX Rate**” means the price of one fiat currency expressed in another fiat currency. In supported jurisdictions, this also includes conversions between fiat and digital currencies as permitted by local regulation.
R. “**Intellectual Property Rights**” means all patents, trademarks, trade secrets, copyrights, moral rights, and any other proprietary rights, whether registered or not, including all related applications and renewals.
S. “**KillB**” means the trademark and service platform operated by a consortium of companies facilitating the exchange of fiat currency for digital assets. The companies operating under the KillB trademark include KBI S.A. de C.V., SK Sendi, and Multipago S.A.S., among others. Each member company plays a role in the delivery of the Services, and all references to KillB in this Agreement shall be deemed to include these entities and their authorized affiliates.
T. “**Know Your Client (KYC)**” means the process by which KillB verifies the identity of a Merchant or user, including ultimate beneficial owners (UBOs) and control persons, to ensure compliance with applicable AML and financial-crime prevention regulations.
U. “**Know Your Business (KYB)**” means the verification process used by KillB to confirm the identity, ownership, and risk profile of a business merchants, including its UBOs and management, for compliance and risk-assessment purposes.
V. “**Licensed Partner**” means any duly regulated payment institution, electronic money institution, financial intermediary, bank, or other entity authorized under applicable law to perform Regulated Financial Services, with whom KillB cooperates for the execution of transactions requested by the Merchant .
W. “**Mandate**” means the authorization granted by a Paying User allowing KillB, in a specific and exclusive manner, to use the amount provided for the acquisition of goods or services through approved channels using Virtual Assets.
X. “**Merchant**” or “**User**” means any natural or legal person who interacts with the Platform or receives Services from KillB.
Y. “**Payer**” means any natural person using the Services to pay for goods or services offered by a User.
Z. **“Payment Instruction Request”** means any instruction submitted by the Merchant to KillB to initiate, execute, or process a payment, transfer, exchange, or settlement transaction, including all details required for its execution such as sender and recipient information, amounts, currencies, destination accounts or wallets, and any other data necessary for compliance and operational processing.
AA. “**Partner Terms**” means the contractual terms, conditions, disclosures, policies, or operational rules issued by a Licensed Partner and governing the Regulated Financial Services performed by that Licensed Partner. Partner Terms apply to the Merchant either when accepted directly by the Merchant or when accepted by KillB

on the Merchant´s behalf, as authorized under this Agreement, solely to enable the execution of the relevant transaction.

BB. "**Platform**" or "**Website**" means the digital interface or web environment through which KillB provides access to its Services and products.

CC. "**Purchase of Digital Assets**" means the acquisition of Digital Assets through KillB.

DD. "**Regulated Financial Services**" means any activity that requires authorization under applicable financial, payments, banking, or electronic money regulations, including the execution, clearing, settlement, or processing of payment transactions, the temporary holding of merchants funds, foreign-exchange services, or any similar licensed activity carried out exclusively by Licensed Partners.

EE. "**Retailers**"means legal entities or individuals operating virtual stores or physical establishments that use KillB's Services to receive payments or settle transactions.

FF. **"Schedules"** means any schedule or annex referenced in this Agreement, including Schedule A (Service Levels by Country).

GG. "**Seller**" means any User who disposes of or seeks to dispose of digital assets through transactions facilitated by KillB's Platform or through Licensed Partners.

HH. "**Service Fees**" means the fees associated with KillB's Services, calculated on a per-transaction or subscription basis, invoiced in U.S. dollars. Fees vary depending on the jurisdiction, services selected, and terms defined in the relevant Commercial Proposal.

II. "**Settlement**" means the process of obtaining fiat currency from a Digital Asset transaction.

Article II. PLATFORM USE & PARTNER TERMS

Section II.01 Regulatory Notice. Merchant identity and transaction information may be requested and verified under applicable AML/CTF laws. See Article V (Compliance).

Section II.02 Partner Institutions. KillB collaborates with designated financial institutions and regulated partners. Access to certain Services requires acceptance of the applicable partner terms incorporated by reference in the Schedules.

Section II.03 The Merchant shall not: circumvent security; access non-public systems; reverse engineer; use for illegal/fraudulent activity; interfere with the Platform; operate a pass-through bureau; or copy/distribute the Services or Platform except as expressly permitted. Violation is a material breach allowing immediate suspension/termination.

Section II.04 KillB operates during the standard banking hours of each operational jurisdiction. Typical schedules include:

A. Colombia: 8:15 a.m. – 5:00 p.m. (COT)
B. Brazil: 9:00 a.m. – 5:00 p.m. (BRT)
C. Mexico: 7:15 a.m. – 4:00 p.m. (CST)
D. United States: 8:00 a.m. – 4:00 p.m. (local time)

Transactions initiated via KillB's API or automated systems may be processed 24 hours a day, 7 days a week, subject to:

A. System availability,
B. Scheduled maintenance periods, and
C. Network or partner downtime beyond KillB's control.

Section II.05 Transfer and settlement times depend on the mechanisms available in each country, as well as local banking regulations and cut-off times. Detailed country-specific transfer timelines are provided in Schedule A, which forms an integral part of this Agreement. KillB does not guarantee any specific transfer or clearance time, as timing may vary due to partner or regulatory dependencies.

Section II.06 Available dispersion (disbursement) options vary by country and financial partner. Applicable options, including bank-to-bank transfers, wallet dispersions, or card payouts, are set forth in Schedule A, subject to:

A. Local regulations,
B. Availability of partner services, and
C. Compliance with AML/FT and transaction-monitoring requirements.

Section II.07 The dispersion schedule—including same-day, next-day, or batch transfer timing—depends on the country of operation, banking hours, and partner systems. Detailed dispersion schedules for each country are included in Schedule A and may be updated periodically. KillB shall make reasonable efforts to comply with the published dispersion timelines, but no guarantee of time of arrival or completion is provided.

Section II.08 In the event of force majeure or any event beyond KillB's reasonable control (including but not limited to natural disasters, cyber incidents, telecommunications failures, banking network disruptions, or regulatory freezes), KillB reserves the right to:

A. Adjust dispersion or transfer schedules, and
B. Communicate new projected processing dates to affected Merchants.

Such adjustments shall not constitute breach of this Agreement and shall not give rise to any claim or compensation. Neither Party is liable for delay/failure due to events beyond reasonable control (including natural disasters, cyber incidents, telecom/banking disruptions, regulatory freezes). KillB may adjust schedules and will communicate projected dates.

Section II.09 The User's Instructions dictate the timing, amounts, and beneficiaries of all disbursements, subject to:

A. Compliance verification,
B. Funding availability, and
C. The operational and regulatory conditions described above.

KillB shall act solely upon Instructions that are complete, accurate, and properly authorized in accordance with this Agreement.

Article III. MANDATE & PAYMENT INSTRUCTIONS

Section III.01 Merchant authorizes KillB to receive funds and execute disbursements to the designated bank account, wallet, or payment destination.

Section III.02 KillB acts solely as technical facilitator executing Merchant instructions. No fiduciary, agency, partnership, trust, or JV arises. KillB is not liable for (i) incorrect Merchant data, (ii) third-party processors/banks/blockchains, or (iii) regulatory/technical limits beyond its control. Processed transfers cannot be reversed or cancelled once executed, unless applicable law requires KillB to do so. This means that after a transfer has been completed, KillB has no obligation to refund, reverse, or undo the transaction, except in situations where the law imposes such a duty.

Section III.03 Instructions must be submitted through the Platform or other official notice channels using secure electronic authorization recognized by KillB (registered email, platform notification), any notice or communication sent electronically shall be deemed received 48 hours after delivery. Only Instructions submitted through the Platform using

secure authorization are valid; any instructions sent via email, phone, or messaging are invalid and will not be executed. The Merchant acknowledges that execution of Instructions is performed on a non-fiduciary, pass-through basis, and agrees to hold KillB harmless for any losses arising from execution in accordance with such Instructions.

Section III.04 A request is not binding until (i) KillB accepts it and (ii) funds are received and cleared. KillB may refuse/suspend/cancel any request that is incomplete, inconsistent, fraudulent/suspicious, or poses regulatory/operational risk, without liability.

Section III.05 KillB shall not use Merchant funds except as explicitly instructed.

Section III.06 The Mandate remains effective while this Agreement is in force; revocation requires written notice and completion of pending settlements; it does not affect transactions already initiated.

Article IV. PROCESS OF TRANSACTION INITIATION AND EXECUTION.

Section IV.01 KYC/KYB approval and acceptance of this Agreement are required. In certain operations, KillB may provide the Services in coordination with third-party partners. In those cases, the terms and conditions imposed by such partners ("Partner Terms") may also apply. KillB may request that you accept the applicable Partner Terms directly, or you hereby authorize KillB to accept them on your behalf when necessary for the execution of the Services. Merchants have an ongoing obligation to keep their KYC/KYB information current and to promptly notify KillB of any change in ownership, control, or business activity. All KYC/KYB and transactional data shall be retained for a period of not less than five (5) years, or longer if required, depending on local law.

Section IV.02 Once a quote is accepted, the transaction is final and irrevocable; later changes require KillB's written consent and may incur IN fees.

Section IV.03 If rejected due to Merchant -provided errors, KillB has **no liability** but may reinitiate when corrected.

Section IV.04 The Merchant is solely responsible for the accuracy and completeness of all information, instructions, wire details, or any other data provided to KillB, including when such communications are made through third-party channels such as Slack, email, WhatsApp, or similar platforms. KillB may suspend processing and request clarification or correction whenever any information appears incomplete, inconsistent, or inaccurate.

Section IV.05 Merchant can have only one active account or Only one active account is provided by Merchant or per institution, even when related entities..

Article V. COMPLIANCE

Section V.01 Merchant information is subject to identification/verification/monitoring under KillB's AML/FT Policies and Procedures.

Section V.02 Merchant authorizes KillB and vetted providers to process personal/corporate data solely for compliance purposes, in line with applicable data protection laws (including GDPR where applicable). Acceptance of Data Protection/Privacy Policy and authorization for processing are mandatory.

Section V.03 KillB may update its AML/FT Policy as laws evolve; updates are effective on publication.

Section V.04 KillB may disclose data to competent authorities/financial intelligence units, regulators, or auditors consistent with law; this is not a breach of confidentiality. Confidentiality obligations shall survive the termination of this Agreement.

Section V.05 Account levels and transaction limits may be applied or adjusted by KillB based on the Merchant's compliance risk profile, including ongoing KYC/KYB assessments and monitoring results.
Section V.06 KillB may deny, suspend, or disable accounts in situations such as lack of legal capacity, sanctions listing, suspicious activity alerts, false or unverifiable information, breach of contract, illegal or high-risk operations, six months of inactivity, attempts to circumvent regulatory requirements, or any other reason at KillB's discretion. KillB has no liability for such actions. Where reasonably practicable, KillB will provide notice to the affected user and allow an opportunity to appeal or clarify the matter before any permanent suspension. KillB shall not be liable for any suspension or termination made in good faith and in accordance with this Section.
Section V.07 Merchant makes continuing representations of no bribery/corruption violations, no illicit funds/associations, and lawful origin of funds. Breach is material and permits suspension/termination and reporting.
Section V.08 KillB may require additional documents, explanations, or confirmations from the User at any time. The User must provide all requested documentation promptly and accurately, and must inform KillB in advance of the purpose and nature of each transaction.
Section V.09 KillB may act in accordance with Article XVII §5.

Section VI. User Responsibility for Digital Asset Compliance

Section VI.01 Users are solely responsible for ensuring that any digital assets or tokens they acquire, hold, or transfer through the Platform comply with all applicable legal, tax, foreign-exchange, reporting, and regulatory requirements. Users expressly acknowledge that:

A. KillB does not control, manage, or supervise the digital assets or tokens available on the Platform.
B. KillB has no obligation to verify, assess, or evaluate:
    a. the target address or jurisdiction of any operation, domestic or cross-border;
    b. the legality, regulatory classification, or legitimacy of any digital asset or token.
C. KillB may report certain transactions or account information to tax authorities when required by law, and Users remain solely responsible for their own tax obligations, including FATCA and CRS compliance.

Section VI.02 Accordingly, Users must independently assess the legal, tax, and regulatory implications of their digital-asset transactions.

Article VII. DELIVERY, APPLICATION, AND WITHDRAWAL OF FUNDS

Section VII.01 Once KillB accepts a Payment Instruction Request, the User shall transfer the corresponding amount to KillB in order to execute such instruction.
Funds may be delivered:
A. Through any authorized payment method expressly approved by KillB; or
B. From the available balance in the User's KillB Account, provided that the balance is sufficient to cover the full amount of the Payment Instruction Request.

If the User fails to provide sufficient funds, KillB shall have no obligation to process the Payment Instruction Request.

Section VII.02 Funds will be available from the transferred funds to the User's KillB Account shall occur within three (3) business days from the moment KillB receives the required authorization or confirmation from the relevant payment service provider involved in the transaction, which may include a partner institution, a payment institution, a financial intermediary, or another duly authorized entity. KillB shall notify the User of the completion of the crediting process through the Platform or by other accepted electronic means.**Section VII.03** KillB will make commercially reasonable efforts to process and credit funds within the timeframes stated. However, the User acknowledges that external factors — including banking system delays, network congestion, payment gateway interruptions, compliance verifications, or regulatory holds — may cause delays. KillB shall not be liable for any inconvenience, loss, or damage arising from such delays or from circumstances beyond its reasonable control.

Section VII.04 For security, regulatory, or risk management reasons, KillB may, at its sole discretion, place a temporary or indefinite hold on funds credited to a User's account where KillB has:

A. Reasonable grounds to suspect illegal activity, fraud, or misuse of the Services;
B. Identified discrepancies in the source, purpose, or ownership of funds; or
C. Been instructed by any competent regulatory or judicial authority to suspend such funds.

KillB shall not be required to release or return any funds subject to such hold until the matter is resolved to KillB's satisfaction or until legally authorized to do so.

Section VII.05 The User must regularly verify all account and transaction information through KillB's Platform by logging in with the User's registered email address and personal security credentials. KillB shall not be responsible for any losses or damages resulting from the User's failure to monitor account activity or verify available balances.

Section VII.06 KillB and its affiliates shall not be liable for any action, loss, or damage arising from fraudulent or spoofed communications, including fake or "phishing" emails, messages, or websites purporting to originate from KillB. Users are solely responsible for verifying the authenticity of any communication received and must immediately notify KillB if a suspicious message or transaction request is detected. KillB shall not be responsible for any harmful consequences, data breaches, or fund losses resulting from the User's interaction with such fraudulent communications or from the dissemination of fake messages by third parties.

Article VIII. INSTRUCTIONS FOR HANDLING FUNDS

Section VIII.01 KillB shall execute fund-handling instructions strictly in accordance with the information and directives submitted by the User through the Platform. The User is solely responsible for the accuracy and completeness of all instructions and authorizes KillB to rely fully upon them without further verification.

Section VIII.02 By registering on the Platform and maintaining an active KillB Account, the User expressly authorizes:

A. The receipt and crediting of funds transferred or sent by other Users or third parties to the User's account; and
B. The debiting of any applicable fees, service charges, commissions, or adjustments directly from the User's account balance, without the need for additional authorization.

Such authorization remains valid for the duration of the User's relationship with KillB and applies to all funds credited to the User's account, regardless of source or currency.

Section VIII.03 Once the funds credited to the User's Account are available and cleared, the User may:

A. Withdraw all or part of the available balance; or
B. Instruct KillB to use the funds to make payments or transfers to other parties.

Withdrawals and payments are subject to:

A. Completion of all pending compliance verifications; and
B. Prior settlement of any outstanding debts, service fees, or obligations owed by the User to KillB, regardless of origin or cause.

KillB is hereby authorized to deduct such amounts automatically prior to releasing or transferring any funds.

Section VIII.04 All costs, fees, taxes, or expenses arising from transfers, withdrawals, conversions, or other movements of funds shall be borne exclusively by the User.

KillB may deduct or collect such costs directly from the User's account balance or require payment in advance, at its discretion.

Section VIII.05 For security and compliance reasons, KillB may block, delay, or restrict withdrawals of funds in the following situations:

A. The User has received a high number of claims, chargebacks, or disputes within a defined period;
B. KillB identifies or reasonably suspects the User of engaging in fraudulent, illegal, or high-risk activities; or
C. The User is found to be in breach of these Terms and Conditions or any other applicable agreement.

Any such block or restriction may remain in place indefinitely until the issue is resolved to KillB's satisfaction or until legally mandated to release the funds. KillB shall not be liable for any losses, damages, or costs arising from such preventive actions.

Article IX. MERCHANT OBLIGATIONS

Section IX.01 The Merchant shall bear full responsibility for complying with all obligations arising under this Agreement and, in particular, for:

A. Timely transferring the funds necessary for the execution of any disbursement or payment instruction.
B. Managing, preparing, and securely submitting all Instructions through the Platform and ensuring that all information provided is true, complete, accurate, and verifiable. The Merchant is solely liable for any delay, penalty, loss, or damage resulting from erroneous, incomplete, or inaccurate information provided.
C. Ensuring that all transferred funds originate from lawful, verifiable sources, and are not connected to any activity involving money laundering, terrorism financing, or other unlawful acts.
D. Authorizing KillB to manage the processing, routing, and disbursement of funds strictly in accordance with this Agreement and the applicable Payment Instruction Requests, including the deduction of Service Fees or commissions for services rendered. KillB does not act as a custodian of Merchant funds and does not provide safekeeping services. Any temporary holding or safekeeping of funds required for the execution of a transaction is performed exclusively by duly authorized third-party

partners, such as licensed payment institutions, financial intermediaries, or other regulated service providers.

E. Keeping all registration and account data accurate, complete, and up-to-date. KillB may suspend, limit, or disable any account if false, misleading, or unverifiable information is detected.
F. Ensuring that sufficient funds are transferred to KillB to execute each Payment Instruction Request that the Merchant submits and authorizes.
G. Issuing and managing Instructions in a secure manner and maintaining the confidentiality of credentials and access data. KillB shall not be liable for any delay, penalty, overcharge, or damage resulting from dispersals based on erroneous or inaccurate information provided by the Merchant.
H. Including in every Instruction all required minimum information under the Merchant 's responsibility. KillB shall not be liable for any error or delay resulting from missing or inaccurate mandatory data.
I. Ensuring that all transactions, funds, and counterparties (including recipients, employees, partners, shareholders, administrators, and suppliers) are not involved in, or connected to, any illicit activities and that transactions are not used to circumvent or violate any applicable laws or regulations, particularly those concerning AML, CTF, and the financing of weapons proliferation.
J. Establishing and maintaining mechanisms to detect, prevent, and report suspicious activities, in alignment with the obligations under applicable AML/FT laws.
K. Paying or authorizing KillB to deduct all applicable Service Fees, commissions, and expenses as published on KillB's Platform or as otherwise designated by KillB.
L. Complying with all duties inherent to the nature of this Agreement and taking all actions necessary to ensure the correct and timely execution of its purpose.

Section IX.02 KillB shall have no obligation to execute any disbursement or transaction instruction when there is evidence or reasonable suspicion that:

- The funds originate from illicit sources; or
- The transaction may be related to money laundering, terrorism financing, or other unlawful conduct.

In such cases, KillB may, with immediate effect, freeze or restrict the Merchant's account, block, return, or refuse to process any funds or transactions, and suspend or terminate this Agreement without prior notice. KillB may also escalate and report the matter to the competent authorities, supervisory bodies, partners, or financial institutions involved. The Merchant acknowledges that KillB shall have no liability whatsoever for any loss, delay, cost, claim, or consequence arising from or connected to these actions, to the maximum extent permitted by applicable law.

Section IX.03 Either Party may immediately terminate the Agreement without notice or liability if the other Party (or its affiliates, directors, or shareholders) becomes involved in suspected illegal activity, money laundering, terrorism financing, or appears on a sanctions list. The terminating Party may report the matter to authorities, and KillB retains the right to recover any fees or losses incurred before termination.

Article X. USE OF THE PLATFORM & IP

Section X.01 Prohibited uses. The Platform may be used only for lawful purposes and in accordance with this Agreements Users are strictly prohibited from tampering with the system, breaching security, using bots or malware, spamming, providing false information, using third-party accounts or illicit funds, engaging in ransomware, sanctions evasion, human trafficking, gambling, or transactions involving high-risk jurisdictions, or reverse-engineering the Platform. Any such violation constitutes a material breach, allowing KillB to immediately suspend or terminate access without notice or liability.

Section X.02 The Platform and Website may display links or provide access to websites, applications, or resources operated by third parties. These links are offered solely for convenience. KillB does not control or endorse these third-party resources and is not responsible for their content, products, services, or policies. Any access to third-party websites or services is at the User's sole risk and is governed exclusively by the terms and privacy policies of those third parties. KillB disclaims any liability arising from the User's access to, use of, or reliance on any third-party content, products, or services.

Section X.03 KillB is the exclusive owner of the Platform, Website, APIs, and all related software, databases, documentation, logos, trademarks, designs, text, images, and other proprietary content (collectively, the "KillB Materials"). Within this ownership framework, KillB grants the User a limited, non-exclusive, non-transferable, revocable license to access and use the Platform and Website solely for personal or internal business purposes and in accordance with this Agreement. The User may not:

A. Copy, modify, reproduce, republish, distribute, or create derivative works of any KillB Materials;
B. Reverse-engineer, decompile, or otherwise attempt to extract the source code of any software;
C. Use KillB's trademarks or trade names without prior written consent.

All content on the Platform is protected under copyright, industrial property, and international IP laws. Unauthorized use of any KillB intellectual property is strictly prohibited and may result in civil or criminal liability.

Section X.04 By accepting these Terms, the User declares that the Services are being acquired for personal or internal business use, and not on behalf of any third party, unless the User is duly authorized to act as such representative. If a User acquires or uses the Services on behalf of a legal entity or third party, the User must provide proof of authority to bind such entity. If authorization is not proven, the User shall be personally liable for all obligations, transactions, and representations made under this Agreement.

Section IX.05 KillB's Platform may occasionally be unavailable due to maintenance, technical upgrades, network failures, or other events beyond KillB's control. KillB will make reasonable efforts to restore access promptly. Such interruptions do not entitle the Merchant to any claim, compensation, or liability against KillB.

Article XI. SERVICE PERFORMANCE & LIABILITY

Section XI.01 KillB agrees to perform its Services with due care, skill, and diligence; execute Merchant instructions using secure systems; use Merchant funds only for authorized purposes; protect data integrity and confidentiality; and operate with commercially reasonable efforts. All Services are provided "as is" and "as available," without additional warranties.

Section XI.02 Limitation of Liability:

KillB shall not be liable for any loss, damage, delay, or cost (whether direct, indirect, consequential, or incidental) arising from, or in connection with, any of the following circumstances:

A. Errors, omissions, gross negligence, wilful misconduct by the Merchant , End Users, or any third party, including market manipulation, misuse of credentials, or fraudulent activity.
B. Malfunction, unavailability, or failure of any third-party software, APIs, payment gateways, banks, or blockchain networks integrated with KillB's Platform.
C. Any commercial, investment, or administrative decisions made by the Merchant based on data or information obtained through the Platform.
D. Physical, logical, or connectivity problems on the Merchant 's side, including network or device malfunctions.
E. Events beyond KillB's reasonable control, including acts of God, governmental restrictions, wars, pandemics, cyberattacks, power failures, or other force majeure circumstances.
F. Any delay, error, or cost resulting from blockchain network validation times, congestion, or failures in transaction confirmation.
G. The Merchant 's failure to comply with local laws, regulations, or tax obligations related to payments, digital assets, or virtual-asset services. The Merchant acknowledges that it is solely responsible for obtaining independent local legal advice regarding such requirements.

Section XI.03 KillB acts solely as a technology facilitator and does not engage in, or assume, any regulated financial or payment activity. All regulated execution is carried out exclusively by licensed partners under their own terms and regulatory obligations.

Section XI.04 KillB shall bear no liability for insufficient funds, operational malfunctions, or extraordinary events beyond its control.

Section XI.05 KillB is not part of the contract between the User and the third-party seller/service provider. Any dispute about what was purchased must be resolved directly with that third party..

Section XI.06 While we strive to ensure reliable access, continuous or uninterrupted availability cannot be guaranteed except as provided in any applicable SLA. In the event of an interruption, we will make reasonable efforts to restore the service as quickly as possible; however, downtime does not entitle the user to any form of compensation.

Article XII. ELECTRONIC FUND TRANSFERS

Further details on our operational structure and partnership with licensed financial institutions are available at https://www.killb.com/legal

Section XII.01 If the Merchant suspects that an electronic fund transfer has occurred without authorization, the Merchant must immediately notify KillB. Prompt notification is the most effective way to minimize potential losses.

H. Notification Period and Liability:
    a. If the Merchant notifies KillB within one (1) business day after discovering the unauthorized transaction, the Merchant's liability shall not exceed USD 50.
    b. If the Merchant fails to notify within one (1) business day and KillB can reasonably demonstrate that earlier notification would have prevented further

unauthorized use, the Merchant´s liability may increase to a maximum of USD 500.

I. Statement Review:
    a. If the Merchant's account statement includes transactions that the Merchant did not authorize, the Merchant must notify KillB within thirty (30) calendar days of the statement date.
    b. Failure to report discrepancies within this timeframe may result in the loss of any reimbursement rights for subsequent unauthorized transfers occurring after that 30-day period.

J. Extenuating Circumstances:
    a. If the Merchant is unable to provide timely notification due to verified extenuating circumstances (such as hospitalization, travel, or force majeure), KillB may, at its discretion, extend these deadlines upon satisfactory proof.

Section XII.02 If the Merchant suspect any unauthorized electronic fund transfer, you must immediately contact KillB through one of the following channels:

a. Email: contact@killb.com
b. Telephone: +1 702 813 3800
c. Mail: KillB, Ground Floor, Century Yard, Cricket Square,
Grand Cayman, Cayman Islands, P.O. Box 2238, KY1-1107

Section XII.03 For the purposes of these provisions, business days are Monday through Friday, excluding official public holidays in the relevant jurisdiction of KillB's operations.

Section XII.04 Information may be disclosed as described in Article V (Compliance) and KillB's Privacy Policy.

Section XII.05 Merchants will receive electronic account statements on a monthly basis, unless no transactions occur within a given month, in which case KillB will issue statements at least quarterly. Account statements shall be made available via secure electronic delivery methods or directly through the Platform.

Article XIII. FINANCIAL INSTITUTION'S LIABILITY

Section XIII.01 KillB operates solely as a technological facilitator, providing the infrastructure that allows Merchants to access the Regulated Financial Services performed by Licensed Partners. KillB is not itself a licensed financial institution and does not execute, clear, settle, or otherwise perform any Regulated Financial Services. The Merchant expressly acknowledges that KillB accounts are not bank accounts and do not constitute deposit-taking activities under any applicable financial legislation.

All Regulated Financial Services required for the execution of a Merchant's transaction are performed exclusively by Licensed Partners in accordance with the applicable Partner Terms. These Partner Terms apply to the Merchant either (i) through the Merchant's direct acceptance when required, or (ii) through KillB's acceptance of such Partner Terms on the Merchant's behalf, as expressly authorized in this Agreement, solely for the purpose of enabling the requested transaction.

Liability for any failed, delayed, or incorrect execution of a transaction lies exclusively with the Licensed Partner performing the Regulated Financial Service and is governed by the applicable Partner Terms and regulatory framework. KillB assumes no liability in relation to the performance of any Regulated Financial Services.

Section XIII.02 KillB shall not be liable for, nor guarantee, the performance of any obligation

that a Merchant assumes with third parties in relation to payments made or received through the Platform. KillB's role is limited to facilitating payment instructions and does not include verification of the underlying contract, obligation, or transaction between the Merchant and any third party.

Section XIII.03 All transactions through the Platform are made at the Merchant's sole risk. KillB is not liable for lost profits, indirect damages, user disputes, or regulatory violations. KillB is not a party to underlying transactions and does not verify their purpose, validity, or legality. In any dispute between Users or third parties, all parties release KillB from any responsibility or claims.

Section XIII.04 KillB shall not be liable for any act, error, or omission of third parties or commercial partners, including:

A. Any product or service advertised or offered through the Platform;
B. The non-performance or breach of such third parties; or
C. The accuracy or reliability of content provided by external sources.

The Merchant engagement with any third party is at the Merchants sole risk.

Section XIII.05 Where a transaction requires access to a Licensed Partner's platform, systems, or infrastructure, the availability, performance, or downtime of such systems is governed exclusively by the applicable Partner Terms, and KillB shall not be liable for any interruption, delay, or unavailability attributable to a Licensed Partner or its systems.

Article XIV. DISCLOSURE

Section XIV.01 All funds conducted by KillB on behalf of Merchant are non-interest bearing, unless expressly provided otherwise in a separate written agreement duly executed between KillB and the Merchant . KillB does not offer, manage, or guarantee interest-bearing or yield-generating products except in jurisdictions where such products are legally permitted and only if the service is provided either (i) through a Licensed Partner that holds the required regulatory authorization, or (ii) directly by KillB in jurisdictions where KillB itself holds the necessary license to offer such products.

Section XIV.02 The fee structure, including setup, maintenance, or transaction fees, shall be defined in the commercial proposal accepted or executed separately by the Merchant . This ensures transparency and predictability regarding all costs associated with the Merchant account. KillB does not impose minimum balance requirements for account maintenance. However, additional service charges or transactional fees may apply, as specified in the relevant commercial proposal or fee schedule.

Section XIV.03 KillB reserves the right to revise or update its fees at any time. If KillB revises the fees applicable to a Service currently used by the Merchant , KillB shall notify the Merchant at least thirty (30) days prior to the effective date of such revised fees. Continued use of the Service following the effective date of the revised fees shall constitute the Merchant's acceptance of the new pricing structure.

Section XIV.04 The Merchant shall be solely responsible for, and shall bear all costs associated with:

A. The implementation, integration, and use of the Payment Services; and
B. Compliance with all technical, operational, and legal requirements set out under the Merchant's responsibilities in this Agreement.

KillB shall not be responsible for any integration, hardware, or third-party software expenses incurred by the Merchant .

Section XIV.05 All fees, commissions, and charges paid under this Agreement are non-refundable, except when a Payment Transaction is cancelled by the Merchant before KillB has commenced processing such transaction. Once processing has begun, no refund shall be due. KillB will process refunds only in compliance with AML regulations and exclusively to the original source of funds. Refunds to third parties or alternative accounts are strictly prohibited.

Section XIV.06 If any fees, charges, or expenses remain unpaid, KillB shall have the right and authority, at its sole and reasonable discretion, to liquidate or offset any or all assets or balances held in the Merchant's account(s) to cover such amounts. KillB may exercise this right without prior notice, and the Merchant hereby irrevocably authorizes such action to satisfy outstanding obligations under this Agreement.

Article XV. TRANSACTION LIMITS AND ACCOUNT FEATURES

Section XV.01 KillB reserves the right, at its sole discretion, to impose, adjust, or modify transaction limits on any Merchant account or operation. These limits may relate to:

A. The maximum value or frequency of transactions,
B. The volume of funds received, sent, or held, or
C. Any other operational, jurisdictional, or risk-based criteria determined by KillB or required by regulatory or partner institutions.

Transaction limits may vary by Merchant type, risk profile, jurisdiction, or compliance requirements, and may be adjusted without prior notice to comply with applicable AML/FT laws, partner policies, or internal risk controls.

Article XVI. FRAUD AND PROHIBITED TRANSACTIONS

Section XVI.01 KillB is not responsible for verifying the authenticity of transactions or parties involved. The User bears full responsibility for any fraud, identity theft, or deceitful activity and must indemnify KillB for all related losses or claims. KillB disclaims liability for detecting or preventing fraud, and it is the User's sole responsibility to implement appropriate internal systems, controls, and due diligence procedures to prevent and detect fraudulent or suspicious activities.

Section XVI.02 The User's account is personal, non-transferable, and unique. The User may not assign, share, or authorize any third party to operate or access the account on their behalf. The User is solely responsible for:

A. Maintaining the confidentiality and security of their credentials and access information;
B. Ensuring that no unauthorized person gains access to their account; and
C. All activities conducted through their account, whether authorized or not.

Any use of the account by a third party shall be deemed use by the User, and the User shall be fully liable for all resulting acts, transactions, and consequences.The User must immediately notify KillB of any unauthorized access or use. Failure to do so may result in suspension or termination of the account and potential liability for resulting losses or damages.

Section XVI.03 The Services and Platform may not be used for, or in connection with, any activity or payment identified as a Prohibited Transaction. A current and regularly updated list of such activities is maintained in KillB's Prohibited Businesses.

A. Examples of Prohibited Transactions include, without limitation, any activities involving sanctions breaches, money laundering, or terrorism financing; unlicensed gambling; darknet or illicit trade; fraudulent schemes or unregistered securities; unregulated crypto exchanges or mixers; and any operations involving child exploitation, drugs, or other illegal goods or services.

Section XVI.04 The User represents and warrants that it shall not use the Platform or Services to conduct or facilitate any Prohibited Transaction, directly or indirectly. This representation is continuous throughout the duration of the Agreement. Any breach of this representation shall constitute a material breach, entitling KillB to immediate termination of this Agreement and to take any other action permitted by law.

Article XVII. FUNDS AVAILABILITY DISCLOSURE

For consumer-level unauthorized transfers, see Article XI.

Section XVII.01 KillB processes funds as received once credited by the sending institution. Deposits made before business day cutoff count the same day; those after hours or on non-business days are processed the next business day. Business days are Monday–Friday, excluding weekends and holidays. Full processing details are available on https://www.killb.com/legal

Section XVII.02 For new Users, funds are generally available the same business day they are received. However, KillB may impose temporary holds or extra verification during the first 30 days for compliance, high-risk, or regulatory reasons to ensure security and AML/FT compliance.

Section XVII.03 For deposits from foreign (non-U.S.) financial institutions, funds become available only after KillB receives confirmed payment. Clearing or settlement times are not guaranteed, and KillB may apply extra holds or verification steps to meet regulatory and partner requirements.

Article XVIII. TERM, SUSPENSION & TERMINATION

Section XVIII.01 This Agreement shall remain in force for an indefinite period of (2) years from the Effective Date (the “Term”). Upon expiration of the Term, the Agreement shall automatically renew for successive periods of (1) year, unless either Party provides written notice of its intention not to renew at least (20) Business Days before the expiration of the then-current term. Automatic renewals shall continue under the same terms and conditions, unless amended or terminated in accordance with this article.

Section XVIII.02 Either Party may terminate this Agreement for any reason, by providing written notice to the other Party at least twenty (20) Business Days prior to the intended termination date. During the notice period, this Agreement shall remain fully effective, and both Parties shall fulfill all obligations accrued up to the effective termination date.

Section XVIII.03 After a valid termination notice, KillB will finalize all authorized transactions, the Merchant must settle outstanding fees, and any remaining funds will be returned within ten business days (after deductions). KillB will retain required records under AML/FT laws, and termination does not affect rights or obligations accrued before its effective date. Any

pending funds subject to dispute, investigation, or regulatory hold may remain frozen until resolution or legal clearance. All Merchant data shall be retained, returned, or securely destroyed in accordance with applicable law and KillB's data retention policy.

Section XVIII.04 KillB may immediately and without liability suspend any or all Services if it believes the User's actions violate laws, regulations, or this Agreement; pose legal, regulatory, financial, or reputational risk; fail to meet compliance or technical requirements; or involve insolvency or illegal activity. Suspension is discretionary, may occur without prior notice, and does not entitle the User to any claim, compensation, or refund.

Section XVIII.05 Suspension or termination of the Agreement shall not relieve the Merchant of any obligations incurred prior thereto, including:

A. Payment of fees and charges;
B. Compliance with confidentiality, data protection, and AML obligations; and
C. Responsibility for any transactions initiated before the effective date of suspension or termination.

Section XVIII.06 Upon closure of the Merchant's account or termination of this Agreement, KillB shall provide written confirmation of closure and, where applicable, a summary of any remaining balances or pending transactions. The Merchant may contact KillB within fifteen (15) Business Days to dispute the balance or request clarification. The funds in dormant accounts will be held for 1 year before being remitted or forfeited.

Article XIX. INDEMNIFICATION

Section XIX.01 The User shall indemnify, defend, and hold harmless KillB, its Affiliates, and each of their respective officers, directors, employees, agents, contractors, and subcontractors (collectively, the "KillB Indemnified Parties") from and against any and all claims, actions, proceedings, damages, losses, liabilities, penalties, costs, and expenses (including reasonable attorneys' fees and legal expenses) (collectively, "Losses") arising out of or in connection with any third-party claim resulting from:

A. Any breach or non-compliance by the User of this Main Agreement, including any representations, warranties, or obligations contained herein;
B. The User's gross negligence, fraud, or willful misconduct;
C. Any claim that the User's use of the Services or the Platform infringes or misappropriates the Intellectual Property Rights or other proprietary rights of any third party; or
D. Any violation by the User of applicable law, including anti-money laundering, data protection, or tax regulations.

This indemnification shall also extend to any third-party claims, regulatory fines, penalties, or damages arising from or related to the User's breach or non-compliance with this Agreement, provided that it shall not apply to any Losses caused by KillB's own negligence or willful misconduct. The User's indemnification obligations shall apply regardless of the form of action, whether in contract, tort, or otherwise, and shall survive termination of this Agreement.

Section XIX.02 Subject to the Agreement's liability cap, KillB will indemnify the User for third-party claims arising from (i) KillB's material breach of this Agreement, excluding breaches caused by the Merchant's own violations; (ii) KillB's gross negligence or willful misconduct; or (iii) infringement of third-party IP rights by KillB's proprietary software or

Platform—except where such infringement results from the User's actions, modifications, or misuse.

Section XIX.03 An indemnified Party must promptly notify the indemnifying Party of any claim, allow it to control the defense and settlement, and cooperate as needed at the indemnifying Party's expense. The indemnified Party may use its own counsel at its own cost but cannot be bound by any settlement imposing obligations without its prior written consent.

Section XIX.04 KillB's total aggregate liability under this Article XVIII, whether in contract, tort, or otherwise, shall be limited to direct damages and shall not exceed the total amount of fees paid by the User to KillB during the twelve (12) months preceding the event giving rise to the claim. In no event shall KillB be liable for any indirect, incidental, special, punitive, or consequential damages, including lost profits, loss of data, or loss of goodwill, even if advised of the possibility of such damages.

Article XX. ASSIGNMENT AND OTHER DEALINGS

Section XX.01 The User may not assign, novate, transfer, sublicense, reproduce subcontract, delegate, pledge, integrate the Platform without written consent, or otherwise dispose of any of its rights or obligations under this Main Agreement, whether in whole or in part, without the prior written consent of KillB, which may be granted or withheld at KillB's sole discretion. Any attempted assignment or transfer by the User without such prior written consent shall be null and void and shall not relieve the User of its obligations under this Agreement.

Section XX.02 KillB may, without the User's consent, assign or transfer this Agreement to any affiliate, successor, acquirer, or authorized financial or service partner involved in performing the Services. Such transfer does not release KillB from its obligations but allows the assignee to exercise all KillB's rights and remedies under this Agreement.

Section XX.03 This Main Agreement shall be binding upon and inure to the benefit of the Parties hereto and their respective permitted successors and assigns. Except as expressly provided in this Article, no person or entity other than the Parties shall have any rights or obligations under this Agreement.

Section XX.04 Except for KillB's Affiliates and any designated financial institutions expressly referenced herein, this Main Agreement creates no rights, remedies, or benefits for any third party.

Article XXI. GENERAL

Section XXI.01 This Agreement may be executed electronically (including click-to-accept) and in counterparts; electronic signatures (e.g., DocuSign/Adobe Sign/PDF/JPEG) are valid worldwide (eIDAS, ESIGN, UNCITRAL).

Section XXI.02 E-transmitted signed documents are legally effective.

Section XXI.03 No force/effect until at least one duly executed counterpart is exchanged (physically or electronically).

Section XXI.04 This Main Agreement, together with its Schedules, annexes, and any documents expressly incorporated by reference, constitutes the entire agreement between

the Parties concerning its subject matter and supersedes all prior agreements, understandings, promises, and representations, whether oral or written.Oral agreements or prior drafts shall have no effect unless formally signed by both Parties or published through the Platform. No claim for statements not expressly set out herein.

Section XXI.05 If any provision or part of a provision of this Main Agreement is determined by a court or competent authority to be invalid, illegal, or unenforceable, that provision shall be deemed deleted, and the remaining provisions shall continue in full force and effect.

Section XXI.06 Good-faith negotiation to replace any deleted term with one reflecting original intent.

Section XXI.07 No failure or delay by either Party in exercising any right or remedy under this Main Agreement shall constitute a waiver of that right or remedy, nor shall it prevent or restrict the further exercise of that or any other right or remedy. A single or partial exercise of any right shall not preclude any further exercise of that or any other right or remedy.

Section XXI.08 Main Agreement prevails over Schedules; Schedules over referenced documents; Platform updates prevail where permitted by law.

Section XXI.09 Hand/courier/email/Platform notices are valid; electronic deemed received on transmission during business hours (next business day otherwise).

Section XXI.10 This Main Agreement and any non-contractual obligations arising out of or in connection with it shall be governed by and construed in accordance with the laws of the State of Delaware, United States of America, without giving effect to any choice-of-law or conflict-of-law principles. Any dispute arising out of or in connection with this Agreement that cannot be resolved by good-faith negotiation between senior executives of both Parties within thirty (30) days shall be finally resolved by binding arbitration administered by the American Arbitration Association (“AAA”) under its Commercial Arbitration Rules. The arbitration shall be conducted in English by a single arbitrator in Delaware. The arbitrator’s award shall be final and binding and may be entered as a judgment in any court of competent jurisdiction.

Section XXI.11 Each Party irrevocably submits to the exclusive jurisdiction of the American Arbitration Association (“AAA”) under its Commercial Arbitration Rules, as established in Section XXI.10 above, to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with this Main Agreement or its subject matter or formation.

Section XXI.12 No amendment, modification, or variation of this Main Agreement shall be effective unless made in writing and signed (physically or electronically) by duly authorized representatives of both Parties.

By selecting “I Agree,” “Accept,” “Submit,” or signing electronically, you (a) confirm you have read and accept this Agreement, including any incorporated Partner Terms; (b) agree your electronic action/signature is a valid, binding equivalent to a handwritten signature under applicable e-signature laws; (c) consent to this Agreement being executed, stored, and used solely in electronic form and being legally admissible in all KillB operating jurisdictions; (d) acknowledge a binding contract is formed between you (or the entity you represent) and KillB; and (e) agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.

SCHEDULE A

SCHEDULE A - SPECIFIC TERMS FOR SERVICES PER JURISDICTION

To ensure regulatory compliance and operational efficiency, KillB reserves the right to establish mandate agreements with sister companies for executing local operations. This approach allows KillB to seamlessly integrate its services across different regions.

KillB operates as a technology platform. All regulated financial services are performed exclusively by licensed partner institutions under their own supervision. KillB does not hold, custody, or intermediate merchants funds beyond the technical processing necessary to execute instructions.

Jurisdiction-specific disclosures
(A) Colombia. KillB Group operates in Colombia through its subsidiary MULTIPAGO S.A.S., a company duly incorporated in Colombia. MULTIPAGO S.A.S. holds the legal capacity and authority, in accordance with its corporate purpose, to perform the activities described in this Agreement and operates in full compliance with Colombian law. All commercial proposals issued for Colombia expressly exclude any activity or transaction involving cryptocurrency. For services provided in Colombia, these general terms apply to MULTIPAGO S.A.S., except for the cryptocurrency-related provisions, and are further subject to the Colombia-specific conditions set out in Schedule A.
(B) Brazil. You acknowledge that KillB is not a licensed Virtual Asset Service Provider ("VASP") under Brazilian Law No. 14,478/2022, as the implementing regulations have not yet been issued.. You agree to comply with all applicable foreign-exchange regulations, and confirm that you will not use cryptoassets to circumvent such rules or to create foreign currency availability abroad. You further declare that your use of cryptoassets is solely speculative and not intended to violate any Brazilian exchange control laws.
(C) United Kingdom. Killb's Services are not offered, marketed, or made available to users located in the United Kingdom. By accepting these terms, you confirm that you are not a UK resident and are not accessing the services from the UK. Killb reserves the right to refuse service, terminate relationships, or take any necessary compliance measures to enforce this restriction. If you believe this restriction was applied in error, please contact Killb before using the Services.

The special conditions outlined herein apply exclusively to the provision of services within the specified jurisdictions and are only effective when the services of these jurisdictions are actively engaged by the User.

By selecting "I Agree," "Accept," "Submit," or signing electronically, you (a) confirm you have read and accept this Agreement, including any incorporated Partner Terms; (b) agree your electronic action/signature is a valid, binding equivalent to a handwritten signature under applicable e-signature laws; (c) consent to this Agreement being executed, stored, and used solely in electronic form and being legally admissible in all KillB operating jurisdictions; (d) acknowledge a binding contract is formed between you (or the entity you represent) and KillB; and (e) agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.

Colombia Terms

COLOMBIA

Entidad y Autoridad. KillB Group opera a través de su filial colombiana, MULTIPAGO S.A.S., una sociedad debidamente constituida en Colombia. **MULTIPAGO S.A.S.** tiene la capacidad y autoridad legal, de conformidad con su objeto social, para llevar a cabo las actividades aquí descritas. Para la prestación de servicios en Colombia, **MULTIPAGO S.A.S.**, una sociedad en pleno cumplimiento de la normativa colombiana e identificada con NIT **901420068 - 0** (en adelante, "**MULTIPAGO**" ; ''**Mandatario**''), será la encargada de atender a nuestros merchants (en adelante, ''**Mandante**''; ''Merchant(s)'').

Multipago, bajo el auspicio de **KillB Group**, administra una plataforma tecnológica diseñada para facilitar la transferencia de fondos hacia cuentas bancarias designadas.

CLÁUSULA PRIMERA: OBJETO

Por medio del presente documento, es importante destacar que Multipago no es una entidad financiera. Su modelo de negocio se centra en el desarrollo de un servicio de procesamiento de pagos, específicamente diseñado para la dispersión de pagos. En este sentido, nuestros Merchants otorgan a Multipago un Mandato Específico para emitir órdenes de dispersión. Ante cada solicitud de transacción por parte del Merchant, se establece un acuerdo marco que habilita a Multipago para realizar una o varias operaciones de dispersión de fondos (la "dispersión"). Esto incluye la adopción de todas las acciones necesarias para llevar a cabo dicha dispersión, lo cual puede implicar la participación de terceros proveedores de servicios en las distintas etapas del proceso.

Los Merchants deberán proveer los fondos destinados a la dispersión, de acuerdo con las instrucciones impartidas a Multipago. Estos fondos podrán ser entregados en una o varias transacciones, según lo determine el Merchant, ya sea de manera continua o eventual.

Multipago, en su calidad de Mandatario, se compromete a recibir dichos fondos únicamente con el propósito de ejecutar las dispersión(es) asignadas, cumpliendo estrictamente con las instrucciones del Merchant.

CLÁUSULA SEGUNDA: PROCESO

Para realizar la o las dispersiones indicadas por el Mandante, este último deberá emitir una Instrucción que indique las órdenes de realizar dispersiones que el Mandante le dé al Mandatario. En la Instrucción que se realiza por medio de la plataforma del Mandatario, o la que este último designe para dicho efecto, debe estar incluida la totalidad de la información que la misma plataforma solicita.

Basado en la información que contenga la carta de instrucción, el Mandatario realizará la dispersión de los fondos.

En el caso en que el Mandatario no pueda realizar total o parcialmente la dispersión por cualquier causa atribuible a la Información contenida en la carta de instrucción, el Mandatario se lo comunicará tan pronto sea posible a él Mandante para que puedan corregir la Información Mínima y realizar la Dispersión. En todo caso, las Partes declaran aceptar y entender que el Mandatario no responderá por ninguna sanción, sobrecosto, multa o cualquier tipo de perjuicio que pueda ocasionarse como consecuencia de una

dispersión total o parcial que no se haya podido realizar o no se pueda realizar a tiempo debido a errores en la Información contenida en la carta de instrucción.

Parágrafo primero: El Mandatario no estará obligado a realizar ninguna dispersión ordenada por el Mandante en aquellos casos en que no se haya transferido el monto de la dispersión a las cuentas bancarias estipuladas por El Mandatario.

CLÁUSULA TERCERA: PLAZOS

Transferencias Inmediatas: Las transferencias entre cuentas del mismo banco se procesarán de forma inmediata, sin importar el día o la hora en que se realicen.
Las transferencias entre cuentas de diferentes bancos que se inicien después de las 5:00 p.m. los viernes, fines de semana, o festivos, se procesarán dentro de 1 a 2 días hábiles, llegando entre las 8:30 a.m. y las 10:30 a.m., sujetas a los cinco ciclos operativos diarios de la ACH.

Dispersión Semanal: Los fondos recaudados se dispersarán semanalmente dentro del horario operativo de 9:00 a.m. a 5:00 p.m. (hora COT). La tarifa de dispersión será la previamente acordada.

Dispersión Diaria: Para dispersión diaria, especialmente para montos iguales o superiores a $150.000, se deberá presentar una solicitud formal a través del área de soporte en nuestros canales de *Slack*. Cada solicitud será evaluada caso por caso, y se emitirán respuestas según corresponda.

Cronograma de Dispersión: Las transacciones instruidas antes de la 1:00 p.m. en días hábiles se dispersarán el mismo día. Las transacciones instruidas los sábados y domingos se dispersarán el lunes siguiente, a menos que se trate de transferencias entre el mismo banco, las cuales pueden procesarse el mismo día. En las semanas con festivo, las transacciones iniciadas el día anterior, durante el festivo o el fin de semana, se procesarán el siguiente día hábil.

CLÁUSULA QUARTA. VIGENCIA

Los servicios objeto del presente contrato serán prestados por un término de 1 año (días calendario) contado a partir de la firma de este documento, el cual podrá prorrogarse de manera automática de no presentarse notificación por la otra parte con 30 días de antelación a la terminación del presente acuerdo.

CLÁUSULA QUINTA. TERMINACIÓN.

Las Partes podrán dar por suspendido, disminuido, o terminado total o parcialmente los servicios objeto del presente contrato, sin necesidad de indemnización alguna cuando las necesidades así lo exijan, en caso de presentarse las siguientes causas:

1. Por incumplimiento de cualquiera de las obligaciones pactadas en el presente contrato, o en documentos independientes que sean parte integral del presente documento.

2. Por decisión unilateral de cualquiera de las Partes, mediante aviso escrito a la otra parte, con una antelación mínima de treinta (30) días calendario a la fecha de terminación, sin que la misma genere obligación alguna para indemnizar a la otra parte.

3. Por decisiones emitidas por autoridad competente que impidan la continuidad del Contrato o su correcta ejecución.

4. Por Mutuo acuerdo entre las Partes.

5. Por disolución de cualquiera de las Partes.

CLÁUSULA SEXTA: OBLIGACIONES DEL MANDANTE

1. Es responsabilidad transferir los recursos necesarios para que el Mandatario pueda cumplir con el encargo designado.

2. Realizar la debida gestión de la carta de Instrucciones bajo su responsabilidad y de manera segura. De acuerdo con lo anterior, el Mandante será responsable por la Información contenida en las Instrucciones correspondiente y el Mandatario no responderá por ninguna demora, sanción, sobrecosto o perjuicio que sea ocasionado por la realización de cualquier Dispersión con Información errónea o imprecisa

3. Garantizará que todos los recursos trasferidos al Mandatario provienen de fuentes lícitas y no han sido fruto de actividades de lavado de activos ni financiación del terrorismo.

4. Autorizar el manejo de los fondos al Mandatario. En cualquier caso, el Mandatario sólo está autorizado a realizar la dispersión de los Recursos Objeto de Dispersión y a realizar el cobro correspondiente como contraprestación.

5. Pagar a favor del Mandatario la comisión que le corresponde por concepto de la gestión realizada, de conformidad con lo establecido en el presente contrato.

6. Reconocer al Mandatario la remuneración, en los términos dispuestos en la plataforma del Mandatario, o la que este último designe para dicho efecto.

7. Asumir durante la vigencia del contrato y por las operaciones que se ejecuten en virtud del contrato el gravamen a los movimientos financieros, conocido como 4x1000, en aquellos casos que resulte aplicable.

8. Dar cumplimiento a todas aquellas obligaciones inherentes a la naturaleza del Contrato y necesarias para la correcta y oportuna ejecución de su objeto.

Parágrafo primero: El Mandatario no estará obligado a realizar ninguna dispersión ordenada por el Mandante en aquellos casos en donde haya claridad o sospecha que los fondos otorgados por el Mandante provienen de fuentes ilícitas o han sido fruto de actividades de lavado de activos o financiación del terrorismo.

CLAUSULA SÉPTIMA. OBLIGACIONES DEL MANDATÁRIO

1. Prestar el Servicio con el mayor cuidado y dedicación, utilizando el procesamiento seguro de la información, coordinando y realizando las actividades necesarias para la satisfacción del objeto de este Contrato.

2. Realizar el encargo que le indique el Mandante a través de las Instrucciones y con base en la Información contenida en esta última o, en caso de no poder realizarlas total o parcialmente, como consecuencia de la Información contenida en la carta de instrucciones, comunicarse con el Mandante para intentar superar dicho obstáculo.

3. El Mandatario utilizará con el fin exclusivo de realizar la dispersión y con la autorización del Mandante, los recursos que sean aportados a la cuenta del Mandatario. Esta autorización por parte del contratante se entiende limitada exclusivamente para efectos del presente contrato a los recursos objeto de dispersión y el cobro de los Servicios por parte del Mandatario.

4. Todas las demás incluidas en el presente Contrato y/o que se deriven de su naturaleza, de la prestación del encargo y/o que garanticen su debida ejecución.

CLÁUSULA OCTAVA. Suscripción electrónica del contrato.

La información contenida en el presente documento goza de plena validez a la luz del artículo 5 de la Ley 527 de 1999, por medio del cual se reconoce jurídicamente los efectos de los mensajes de datos.

Parágrafo primero. Las partes de este documento reconocen el uso de firmas electrónicas (mecanismos técnicos que permiten verificar la identidad, y que verifican tanto autenticidad como integridad, y autorizan al Mandante para su tratamiento, según finalidades definidas en la plataforma.

CLÁUSULA NOVENA: Ley aplicable, domicilio contractual y solución de controversias.

Este Mandato se rige por las normas legales aplicables en la República de Colombia.

Toda diferencia que surja entre las Partes, que tenga relación con el presente Mandato, y que no pueda arreglarse amigablemente entre las Partes dentro de los treinta (30) días hábiles siguientes a la fecha en que la controversia hubiere sido planteada por escrito por una de ellas, será sometida justicia ordinaria colombiana.

CLÁUSULA DÉCIMA. Modificaciones y renuncias.

Cualquiera de las estipulaciones contempladas en este Contrato podrá ser modificada por mutuo acuerdo, el cual deberá constar en documento escrito, suscrito por los representantes debidamente autorizados.

Cualquiera de las Partes podrá renunciar a exigir las obligaciones o compromisos a cargo de la otra, siempre que dicha dispensa conste de manera expresa por escrito, suscrito por su representante debidamente autorizado.

Las demoras u omisiones de las Partes en el ejercicio de cualesquiera derechos contemplados en su favor no se considerarán, ni se interpretarán, como renuncias en el derecho que el acuerdo y las leyes aplicables le confieren.

CLÁUSULA DÉCIMA PRIMERA: Cesionarios y Sucesores.

Las estipulaciones del presente Contrato solamente producen efectos en relación con las Partes y con sus cesionarios y sucesores, en el entendido que el presente Contrato no podrá cederse o transferirse, total o parcialmente, a otra persona o entidad sino con el consentimiento previo, expreso y por escrito de la otra Parte.

CLÁUSULA DÉCIMA SEGUNDA: Nulidad parcial.

Si cualquier disposición de este Contrato fuese prohibida, resultare nula, ineficaz o no pudiere hacerse exigible de conformidad con las leyes aplicables, las demás estipulaciones del Contrato que le sobrevivirán conservarán sus plenos efectos vinculantes y obligatorios para las Partes, a menos que la disposición prohibida, nula, ineficaz o inexigible fuese esencial al Contrato de manera que, la interpretación o cumplimiento de este último en ausencia de tal disposición, no fuese posible.

CLÁUSULA DÉCIMA TERCERA: Confidencialidad y protección de datos.

Las Partes aceptan que toda la información relativa al presente Contrato es confidencial y por ello se comprometen a mantenerla como tal, obligándose a no revelarla, divulgarla ni usarla indebidamente, publicarla o darla a conocer de cualquier manera, compartirla con terceros o usarla en provecho propio o de terceros. Cada una de las Partes será responsable del cumplimiento de este Contrato por parte de sus empleados, consultores o asociados. La obligación de confidencialidad subsistirá por dos (2) años después de terminado el presente Contrato.

La obligación de confidencialidad establecida en el presente Contrato no incluirá aquella información que sea o se haga disponible al público en general sin incumplimiento por la Parte receptora de la información de la presente obligación de confidencialidad.

Las Partes acuerdan expresamente que se podrá revelar información confidencial cuando les sea exigido en proceso judicial o por una autoridad competente, en cuyo caso notificará inmediatamente a la Parte reveladora de tal requerimiento y se esforzará por revelar sólo aquella parte de la información que le ha sido exigida.

Para la prestación de los servicios objeto del Contrato, las Partes podrán tener acceso a información personal, en tal sentido, las Partes se comprometen a cumplir con lo previsto en la normativa aplicable sobre Seguridad de la Información, Protección de Datos de Carácter Personal y demás legislación concordante. En consecuencia, las Partes se comprometen a tratar los Datos Personales conforme a su respectiva Política de Privacidad elaborada con base en la Ley 1581 de 2012 y el Decreto 1377 de 2013 y demás normas aplicables.

En constancia de lo anterior, las Partes suscriben este documento, mediante la firma de cada una de ellas, conforme a lo establecido en el presente documento.

CLÁUSULA DÉCIMA CUARTA: Remuneración

Como retribución por la prestación del encargo asignado, el Mandante abonará al Mandatario un GMF de dispersión. El Mandatario recibirá por la dispersión el equivalente a la tasa spot en el momento correspondiente en criptomoneda, dólar o euro, conforme se establezca en el contrato de dispersión equivalente entre otra empresa del Grupo KillB y el Merchant. El Grupo KillB se reserva el derecho de contar con socios para la dispersión local de dólar o euro.
Dado que el Mandatario recibe los fondos antes de llevar a cabo la dispersión, no se requiere ninguna garantía.

CLÁUSULA DÉCIMA QUINTA: Prevencion de Lavado de Activos Y Financiacion del Terrorismo.

Las Partes declaran que sus ingresos y recursos provienen de actividades lícitas. Por otro lado, declara que ni él, ni sus gestores, accionistas, representantes o directivos, llevan a cabo actividades ilícitas o se encuentran incluidos en las listas internacionales vinculantes

para Colombia, de conformidad con el derecho internacional (listas de Naciones Unidas - ONU), o la orden ejecutiva número 12.978 “Specially Designated Narcotics Traffickers – SDNT, conocida en Colombia como “Lista Clinton”, lista Office of Foreign Assets Control (OFAC), listas de personas buscadas en el Federal Bureau Of Investigation (FBI) y en general las listas que identifiquen personas vinculadas al lavado de activos y financiación del terrorismo administradas por cualquier autoridad nacional o extranjera.

Igualmente, el Mandante manifiesta que se somete al Sistema de Administración de Riesgo de Lavado de Activos y Financiación al Terrorismo SARLAFT, implementado por Mandatario y al manual que en su momento este vigente y establecido para estos propósitos. Qualquer das Partes, podrá dar por terminado de manera unilateral el Contrato de forma inmediata, sin necesidad de preaviso y sin que por este hecho Mandatario esté obligado a indemnizar algún tipo de perjuicios al Mandante en el caso que se presenten las siguientes causales:

A. Cuando la otra Parte no diere cumplimiento al Sistema de Administración del Riesgo de Lavado de Activos y Financiamiento de Terrorismo SARLAFT, y al manual que en su momento esté vigente y establecido para estos propósitos.

B. Cuando la otra Parte o algunos de sus accionistas, socios, administradores, directivos o personas vinculadas con la otra Parte estén reportadas en las listas internacionales vinculantes para Colombia de conformidad con el derecho internacional, listas de las Naciones Unidas, lista Clinton o en las listas de la OFAC y en general en las listas de las agencias internacionales o nacionales que identifican personas vinculadas al lavado de activos y financiación del terrorismo.

C. Cuando la otra Parte o algunos de sus accionistas, socios, administradores, directivos o personas vinculadas con esta Parte, sean formalmente acusados ante un juez por narcotráfico, lavado de activos, terrorismo, tráfico de armas, actividades ilícitas y/o exista sentencia en firme por dichos delitos.

D. Cuando el Mandante no entregue toda la información que le sea solicitada por Mandatario , o se compruebe que esta no es veraz o no facilite la inspección y revisión en cualquier tiempo para dar cumplimiento a las disposiciones relacionadas con la Prevención del Lavado de Activos y Financiación del Terrorismo, lo anterior con el fin de asegurar la efectividad de los mecanismos relacionados con el SARLAFT.

E. Cuando se presenten elementos que puedan representar para la otra Parte, riesgos reputacionales, legales, operativos relacionados con el Sistema de Administración del Riesgo de Lavado de Activos y Financiamiento de Terrorismo SARLAFT.

CLÁUSULA DÉCIMA SEXTA: Transparencia Y Ética.

El Mandante declara que conoce que, está prohibido dar, ofrecer o prometer a algún miembro, empleado, trabajador, administrador o contratistas del Merchant, directa o indirectamente, sumas de dinero, cualquier objeto de valor pecuniario u otro beneficio o utilidad, a cambio de que este, realice, omita, o retarde, cualquier acto relacionado con el ejercicio de sus funciones y en relación con un negocio o transacción internacional o nacional, de acuerdo a lo establecido en la Ley No. 1778 de 2016 o las normas que la sustituyan, modifiquen o adicionen. Así, se compromete a implementar mecanismos de control interno con el fin de evitar que se presenten actos de corrupción en la ejecución de la relación contractual.

El Mandante reportará inmediatamente cualquier irregularidad de la cual tengan conocimiento o tengan bases razonables para creer que haya ocurrido con respecto al

Contrato, relacionada con esta cláusula o cualquier incumplimiento legal. Asimismo, el Mandante ejercerá el mayor cuidado y adelantará todas las diligencias razonables para prevenir cualquier acción que pudiera dar como resultado un conflicto de interés. El Mandante se obligan a conocer, aceptar y cumplir las Políticas de Prevención y Control al Fraude y la Corrupción implementadas por Mandatário.

El Mandante declara y garantiza que tanto él como sus funcionarios, empleados, directivos, o subcontratistas cumplen las normas anticorrupción, incluyendo, pero sin limitarse a las contenidas en la Ley 1474 de 2011, la ley 1778 de 2016, el Código Penal de Colombia o aquellas que la modifiquen, subroguen, reglamenten o desarrollen.

El Mandante se obliga a cumplir las leyes anticorrupción y declara que cualquier incumplimiento constituye una violación al presente Contrato, que da derecho exclusivo a Mandatário de terminarlo de manera inmediata. Igualmente, el Mandante se obliga a notificar a Mandatário sobre cualquier investigación, procedimiento, sanción o similar, iniciado en su contra o en contra de cualquiera de sus funcionarios, empleados, directivos, o subcontratistas, dentro de las veinticuatro (24) horas siguientes a la fecha en que tenga conocimiento de la notificación de la investigación.

MULTIPAGO EXPRESSLY CLARIFIES THAT IT DOES NOT ENGAGE IN ANY CRYPTOCURRENCY TRANSACTIONS OR RELATED ACTIVITIES. THE ENTITY SOLELY FOCUSES ON THE DISPERSAL OF PAYMENTS IN THE LOCAL CURRENCY, WITHOUT ANY INVOLVEMENT IN CRYPTOCURRENCY OPERATIONS.

By selecting "I Agree," "Accept," "Submit," or signing electronically, you (a) confirm you have read and accept this Agreement, including any incorporated Partner Terms; (b) agree your electronic action/signature is a valid, binding equivalent to a handwritten signature under applicable e-signature laws; (c) consent to this Agreement being executed, stored, and used solely in electronic form and being legally admissible in all KillB operating jurisdictions; (d) acknowledge a binding contract is formed between you (or the entity you represent) and KillB; and (e) agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.

By accepting these Terms and Conditions you further acknowledge that these Terms and Conditions constitute a commercial offer made by KillB for the provision of fund transfer and disbursement services. This offer becomes legally binding upon your acceptance. Your acceptance of this offer is completed through the issuance of a purchase order via our platform. This purchase order constitutes your acceptance of our commercial offer, in accordance with Article 530, paragraph 52 of the Colombian Tax Code, and serves as a binding agreement between you and KillB.

El Salvador Terms

EL SALVADOR

(This Schedule forms an integral part of, and is governed by, the KillB Main Service Agreement. It may also operate as a standalone, binding agreement when executed or accepted electronically.)

1. Entity and Authority. KillB Group operates in El Salvador through its subsidiary KBI, Sociedad Anónima de Capital Variable, a company duly incorporated under Salvadoran law and identified by NIT No. 0614-261022-101-8 ("KBI"). KBI is applying for the Digital Assets Service Provider (PSAD) with the National Commission for Digital Assets (CNAD). When this registration is completed, KBI will be able to perform the following regulated activities:

- **Exchange of digital assets for fiat money or equivalent, or for other digital assets**, whether using its own capital or that of third parties;
- **Transfer of digital assets** or the means of accessing or controlling them, between natural or legal persons, or between different acquirers, electronic wallets, or digital-asset accounts, when acting on behalf of and in favor of third parties; and
- **Safeguard, custody, or management of digital assets** or the means of access or control over them.

KBI as of now performs technological and platform services and has full **legal capacity and corporate authority** to conduct these activities in accordance with the applicable law, and other applicable Salvadoran regulations. For services rendered in El Salvador, **KBI acts as the technological and Platform facilitator operational entity** responsible for KillB's merchants ("**Merchants**").

2. Legal Nature and Scope of Services. KBI is not a financial institution and does not engage in deposit-taking or lending. Its corporate purpose is the operation of a technology-based platform. Merchants grant KBI a Specific Mandate authorizing it to issue and execute disbursement orders ("Dispersions") in accordance with each Merchant's instructions. Each transaction request constitutes a framework agreement permitting KBI to the Platform to perform one or more Dispersions and to take all necessary actions to complete them, including engagement of duly licensed third-party service providers.

3. Merchant Funding and Responsibility. Merchants shall provide KBI with the funds designated for dispersion as specified in their instructions through KillB's platform. 4. Transfer Timelines and Dispersion Options.

- **Immediate Transfers:** Same-bank transfers are processed immediately, regardless of day or time.
- **Weekly Dispersion:** Executed weekly during business hours (8:00 a.m.–4:00 p.m. CST). Dispersion fees apply as per the commercial agreement.
- **Daily Dispersion:** For Dispersions of **USD 50,000 or more**, a formal request must be submitted via the designated support channel (e.g., Slack). Each request is evaluated individually.
- **Dispersion Schedule:**
    - Instructions received by **1:00 p.m.** on business days are processed the same day.

- Instructions received on **Saturdays, Sundays, or holidays** are processed on the next business day.
- When a week includes a public holiday, transactions made before or during the holiday are processed on the **next business day** following it.

5. Data Protection and Information Security. KBI may collect and process personal data in the performance of its services. Both Parties agree to comply with all applicable laws on Information Security and Personal Data Protection, and with their respective Privacy Policies. All processing is carried out under Salvadoran legislation and international standards applicable to financial-technology and digital-asset service providers.

6. Regulatory Status and Compliance. KBI, is applying to be a registered and licensed Digital Asset Service Provider. KBI and KillB jointly undertake to maintain full compliance with Anti-Money Laundering (AML), Counter-Terrorism Financing (CFT), and Know-Your-Customer/Business (KYC/KYB) obligations under Salvadoran law and international best practices.

7. Electronic Validity and Enforcement. This Agreement and any acceptance executed electronically are legally valid and enforceable under:

- The Ley de Firma Electrónica (Electronic Signature Law);
- The Ley Bitcoin and Decree No. 27/2023 on Digital Asset Service Providers; and
- Applicable provisions of the Código de Comercio de El Salvador.

By selecting "I Agree," "Accept," "Submit," or signing electronically, you (a) confirm you have read and accept this Agreement, including any incorporated Partner Terms; (b) agree your electronic action/signature is a valid, binding equivalent to a handwritten signature under applicable e-signature laws; (c) consent to this Agreement being executed, stored, and used solely in electronic form and being legally admissible in all KillB operating jurisdictions; (d) acknowledge a binding contract is formed between you (or the entity you represent) and KillB; and (e) agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.

Mexico Terms

MEXICO

(This Schedule forms an integral part of, and is governed by, the KillB Main Service Agreement. It may also operate as a standalone, binding agreement when executed or accepted electronically.)

1. Incorporation of Partner Terms and Authorization. By accepting this Schedule, the Merchant authorizes KillB to accept, execute, or adhere to Partner Terms and Conditions on the Merchant's behalf whenever required by licensed Mexican financial institutions, payment processors, or other regulated partners for the provision of services.KillB acts as the Merchant's duly authorized representative solely for purposes of onboarding, compliance, and operational execution, and such acceptance by KillB shall be legally binding on the Merchant as if executed directly. These Partner Terms and Special Conditions form an integral part of the overall contractual relationship between the Merchant and KillB. In the event of conflict between this Schedule and the Main Service Agreement, the Special Conditions prevail for services rendered within Mexico.

2. Entity and Scope of Services. KillB Group provides services in Mexico through its network of duly licensed and authorized local partners. KillB does not maintain a direct corporate presence or engage in direct marketing within Mexico; it acts exclusively as an independent agent connecting Merchants with Mexican partners for service provision. KillB's and its partners' services **do not include**:

i) Collection or custody of Fiat Money or Virtual Assets (e.g., Stablecoins);
ii) Placement or investment of resources;
iii) Aggregation, acquisition, or initiation of payments;
iv) Issuance of Virtual-Asset savings products;
v) Payment of interest, dividends, or returns;
vi) Management or operation of financial resources;
vii) Provision of investment advice;
viii) Currency exchange operations;
ix) Offering of financial products or services; or
x) Issuance, custody, or intermediation of securities.

3. Data Protection and Information Security. KillB and its partners may process personal data in accordance with the Federal Law on Protection of Personal Data Held by Private Parties and related regulations. Both Parties agree to maintain strict compliance with applicable information-security standards, confidentiality obligations, and their respective privacy policies.

4. **Transfer Timelines and Dispersion Options.**

- Immediate Transfers: SPEI transfers are processed immediately, regardless of day or time.
- Weekly Dispersion: Disbursements occur weekly during business hours (9:00 a.m.–5:00 p.m. CST). Dispersion fees apply as per the commercial agreement.

- Daily Dispersion: For daily dispersals of MXN 150,000 or more, a formal request must be submitted through the designated support channel (e.g., Slack). Requests are evaluated individually and approved case-by-case.
- **Dispersion Schedule:**
    - Transactions submitted by 1:00 p.m. on business days are dispersed the same day.
    - Transactions submitted on weekends are processed the following Monday, except SPEI transfers, which may process immediately.
    - For weeks with public holidays, transactions made on or before the holiday are processed on the next business day after the holiday.

5. Legal Validity and Enforceability. This Schedule and any related acceptance executed through electronic means are legally valid and enforceable under:

- Article 89 of the Código de Comercio (Mexican Commercial Code), which recognizes the validity of electronic data messages and signatures; and
- The Federal Law on Protection of Personal Data Held by Private Parties, ensuring verification of identity, authenticity, integrity, and authorization for data processing.

6. Disclaimer. KillB Group expressly clarifies that it does not engage in any transactions or regulated financial activities within Mexican jurisdiction. Its role is strictly limited to facilitating connections between Merchants and duly licensed local partners.

By selecting "I Agree," "Accept," "Submit," or signing electronically, you (a) confirm you have read and accept this Agreement, including any incorporated Partner Terms; (b) agree your electronic action/signature is a valid, binding equivalent to a handwritten signature under applicable e-signature laws; (c) consent to this Agreement being executed, stored, and used solely in electronic form and being legally admissible in all KillB operating jurisdictions; (d) acknowledge a binding contract is formed between you (or the entity you represent) and KillB; and (e) agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.

US Terms

UNITED STATES OF AMERICA

(This Schedule forms an integral part of, and is governed by, the KillB Main Service Agreement. It may also operate as a standalone, binding agreement when executed or accepted electronically.)

1. Incorporation of Partner Terms and Special Conditions

By accepting this Schedule, the Merchant authorizes KillB to accept, execute, or adhere to Partner Terms and Conditions on the Merchant's behalf, whenever such acceptance is required for the provision of services by KillB or its licensed partners. KillB shall act as the Merchant's duly authorized agent solely for the purpose of onboarding, compliance, and operational execution with the relevant partner financial institutions or service providers.

The Merchant acknowledges and agrees that:
(a) Such Partner Terms and Conditions form an integral and binding part of the contractual relationship between the Merchant and KillB;
(b) KillB's acceptance or execution of these terms on the Merchant's behalf shall have the same legal effect as if the Merchant had executed them directly; and
(c) Where any discrepancy exists between the Main Service Agreement and the applicable Partner Terms, the Special Conditions and Partner Terms prevail for all services provided within U.S. jurisdiction.

2. Scope and Regulatory Compliance

The Special Conditions address the specific regulatory and operational requirements applicable in the United States, including but not limited to:

- Service usage policies and restrictions;
- Compliance with federal, state, and local laws (including the Bank Secrecy Act, USA PATRIOT Act, OFAC, and FinCEN requirements);
- Obligations regarding AML, KYC, and sanctions screening;
- Limitations of liability and indemnification provisions;
- Payment terms, fees, and refund policies; and
- Data protection and privacy obligations consistent with U.S. federal and state privacy frameworks (including GLBA and CCPA, where applicable).

3. Declaration of Acceptance

By accepting this Schedule, the Merchant expressly:

- Acknowledges and authorizes KillB to act as its duly appointed representative for the purpose of accepting, executing, and maintaining Partner Terms and Conditions required by licensed financial institutions, payment processors, or service providers involved in the provision of U.S. services;
- Confirms that such acceptance or execution by KillB on its behalf shall be binding upon the Merchant, carrying the same legal validity and enforceability as if executed directly by the Merchant;
- Declares that it has accessed, reviewed, and understood the Partner Terms and Conditions made available by KillB and its partners, including all applicable Special Conditions; and

- Agrees to comply with all obligations, compliance requirements, and operational policies established therein, recognizing that KillB's execution of such terms is undertaken for and on behalf of the Merchant in the context of service facilitation and regulatory compliance.

4. Service Level Agreement (SLA)

4.1 Transfer Timelines

- Same-Bank Transfers: Processed immediately, regardless of the day or time initiated.
- Interbank Transfers: Transfers between different banks initiated after 4:00 p.m. (Friday), or during weekends or holidays, are processed within 1–5 business days, with arrival typically between 8:30 a.m. and 10:30 a.m., depending on the transfer method (Wire, ACH, or SWIFT).

4.2 Dispersion Options

- Weekly Dispersion: Disbursements occur weekly during business hours (10:00 a.m. – 4:00 p.m. EDT). Dispersion fees are applied as per the applicable commercial agreement.
- Daily Dispersion: For daily disbursements equal to or exceeding USD 150,000, a formal request must be submitted via the designated support channel (e.g., Slack). Approval is evaluated case-by-case.

4.3 Dispersion Schedule

- Transactions submitted by 1:00 p.m. (business days) are processed the same day.
- Transactions submitted on weekends are processed the following Monday, except same-bank transfers, which may process on the same day.
- Transactions submitted on or before a public holiday are processed on the next business day following the holiday.

5. Binding Nature of the Terms. Continued use of KillB's Services within the United States constitutes the Merchant's binding acceptance of this Schedule and the Partner Terms and Conditions. The Merchant agrees to comply with all applicable U.S. laws, regulations, and compliance obligations, including AML/CTF, tax, data protection, and financial-services rules.

6. Updates and Modifications. KillB or its designated Partner may update the Special Conditions or Partner Terms from time to time. The Merchant agrees to review such updates and remain bound by the most current version. Updates will be communicated via the KillB Platform or other official notice channels (registered email, platform notification) and will take effect upon publication unless otherwise stated, any notice or communication sent electronically shall be deemed received 48 hours after delivery.

7. Severability and Precedence. If any provision of this Schedule is found invalid or unenforceable, the remaining provisions shall remain in full force and effect. In case of conflict, this Schedule and the Special Conditions prevail over the Main Service Agreement and any referenced documents for U.S. operations.

By selecting **“I Agree,” “Accept,” “Submit,”** or signing electronically, you:

A. Confirm that you have read and accepted this Schedule and the incorporated Partner Terms;
B. Agree that your electronic signature constitutes a valid, binding equivalent to a handwritten signature under U.S. federal and state e-signature laws (ESIGN Act, UETA) and international standards (eIDAS, UNCITRAL);
C. Consent to this Schedule being executed, stored, and enforced in electronic form only, admissible as evidence in all relevant jurisdictions;
D. Acknowledge that this Schedule forms a legally binding contract between you (or your represented entity) and KillB; and
E. Agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.

Brasil Terms

BRAZIL

1. **KillB Group operates in Brazil through two different entities:**
    a. **KillB Brasil LTDA**

    KillB Group operates through its Brazilian subsidiary, **KillB Brasil LTDA**, a company duly incorporated under Brazilian law and identified by **CNPJ 46.835.221/0001-80** (hereinafter referred to as **"KillB"**). KillB Brasil LTDA has the legal capacity and authority, within the scope of its corporate purpose and subject to applicable law, to carry out the activities described herein.

    KillB, under the auspices of KillB Group, manages an online platform accessible via https://killb.com/PLATAFORMA, designed to facilitate the purchase and sale of crypto-assets.

    KillB is not a financial institution and does not hold any license granted by the Central Bank of Brazil or any other Brazilian authority unless and until such authorization is expressly obtained where required by law. The User acknowledges awareness of the Brazilian foreign exchange and virtual asset regulatory framework and agrees that it is the User's sole responsibility to assess the legality, tax treatment, and regulatory permissibility of its own transactions.

    The Merchant agrees that any transfer of cryptocurrencies or virtual assets shall be made directly to the User's personal wallet. Once the cryptocurrencies are delivered, no intermediary shall retain any control, influence, or ability to intervene in subsequent operations. The User acknowledges and agrees that, after receipt of the crypto-assets, transfers to other wallets of the User's ownership or to third parties may be performed autonomously, without any support, knowledge, or interaction from KillB, regardless of jurisdiction. KillB does not participate, either on-chain or off-chain, in any subsequent transaction performed by the User.

    Responsibility for the legal basis, purpose, and compliance of transactions lies solely with the User. The platform shall not be liable for any violation of applicable laws or regulations resulting from transactions deemed illegal by competent authorities.

        i. **Eligible Activities of KillB Brasil LTDA**

        KillB is an unregulated VASP in Brazil eligible to the grandfathering period set forth on articles 23 and 88 of Resolution BCB 520/2025 to apply for its VASP license. The company intend on filing for the license applying for the "intermediary" category until October 29th 2026.

        KillB DOES NOT provide custody services for virtual assets on a standalone basis. Virtual assets acquired by Users are transferred directly to the virtual asset wallets owned by the User, over which KillB does not exercise control, custody, or management of private keys.

        Without prejudice to the limitations, disclaimers, and regulatory boundaries established in these Terms, KillB Brasil LTDA may, where and when legally permitted and subject to compliance with applicable Brazilian law, regulation, and any required authorization or registration, act as an intermediary and service provider in the virtual

asset market, including: I - subscribing, individually or in consortium with other authorized companies, to issues of virtual assets; II - buying, selling, and swapping virtual assets; III – managing portfolios of virtual assets or portfolios composed of virtual assets; IV – acting as a fiduciary agent in virtual asset market operations; V - conducting staking operations of virtual assets; VI – providing virtual asset services in the foreign exchange market; VII – carrying out other activities expressly authorized by the Central Bank of Brazil; VIII – providing liquidity in the virtual asset market; IX – providing market making services for virtual assets; and X – providing financial services, in distributed ledger systems or similar, in services: a) for issuers in the structuring of virtual asset offerings; and b) financial advice, including analysis of the benefits and risks involved in trading virtual assets that the virtual asset intermediary does not offer.

THE USER IS AWARE AND EXPRESSLY ACKNOWLEDGES THAT:

1. Virtual assets intermediated by KillB are NOT covered by the Credit Guarantee Fund (FGC);
2. Virtual assets intermediated by KillB are NOT covered by the Credit Union Guarantee Fund (FGCoop);
3. As of the present date, there is no analogous guarantee fund for the virtual asset market in Brazil that covers potential losses of Users;
4. KillB does not offer, unless expressly contracted and disclosed, insurance against fraud, cyber risks, or loss of virtual assets.

ii. Virtual Asset Operations with Cross-Border Elements

For the purposes of Brazilian foreign exchange regulation, and to the extent legally permitted, KillB Brasil LTDA may support or facilitate operations involving virtual assets with cross-border elements, including:

1. International payment or transfer with virtual assets in the following cases: I - Payment or transfer whose settlement occurs through the change of ownership of virtual assets between a resident and a non-resident, or between non-residents; or II - Receipt or sending, from or to abroad, of virtual assets owned by the same natural or legal person.
2. Transfer of virtual assets to or from a client of a virtual asset service provider to fulfill an obligation arising from the international use of a card or other electronic payment method;
3. Transfer of virtual assets to or from a self-custodied wallet that does not involve international payment or transfer with virtual assets; and
4. Purchase, sale, or exchange of virtual assets referenced in fiat currency.

b. KillB Group and Local Partners:

KillB Group provides services in Brazil through its network of local partners, which are licensed and authorized to operate in the country. Although KillB Group does not engage in direct marketing within Brazil, regarding its partners and merchants, it acts as an independent agent connecting merchants with local partners for the execution of services. Our role strictly involves facilitating Merchants access to local services. In Brazil, KillB Group's services are limited to the facilitation of connections between Merchant and licensed local operators. The services provided by our partners do not include: i) Collection or custody of Fiat Money or Virtual Assets (such as Stablecoins); ii) Resource placement; iii) Aggregation, acquiring, or initiation of payments; iv) Issuance of Virtual Assets Saving services; v) Payment of interest, dividends, or any economic returns; vi) Management or operation of financial resources; vii) Investment advice; viii) Offering of financial products or services; ix) Issuance, custody, or intermediation of securities.

In delivering its services, KillB Group, through its local partners, may handle personal information. Both parties agree to comply with the applicable regulations concerning Information Security and the Protection of Personal Data, as well as other related legislations. Specifically, the handling of personal data will conform to the respective Privacy Policies of the parties, which are established in accordance with Brazil Federal Law on Protection of Personal Data Held by Private Parties.

c. KillB and relevant service providers.

KillB may engage relevant service providers to perform its activities, including, but not limited to: liquidity providers, market makers, technology service providers, and electronic money issuers. KillB remains fully responsible to its Users for services rendered through engaged institutions or entities, including the integrity, reliability, security, and confidentiality of transactions performed. The User shall be informed of the participation of third parties in the provision of services, as well as potential risks and mitigation measures adopted.

2. Registration and Personal Identification:

To use the platform, users must register and provide documentation as required under the KYC – PLD/FT Policy and the Privacy Policy. Users are responsible for the security of their login credentials, which are personal and non-transferable. KillB is not liable for any misuse by the user or third parties.

Users must log out after each session and comply with all security mechanisms during platform use. Each user may maintain only one account linked to their identification document, but may register multiple wallet addresses within that account. If multiple accounts are detected, KillB may suspend or terminate the accounts.

Users are responsible for the accuracy of the information provided during registration, which will be protected in accordance with the Privacy Policy. Incorrect or incomplete information may result in suspension or termination of the account. Users acknowledge that providing an

incorrect wallet address during a transaction may result in loss of funds, for which KillB is not responsible.

As part of the registration process and periodically during the contractual relationship, KillB shall assess the User's profile regarding their level of familiarity with the virtual asset market, their financial interests, and their risk tolerance. The User agrees to provide truthful and up-to-date information for the proper assessment of their risk profile, and the provision of false or misleading information is prohibited.

In situations where the User wishes to perform operations incompatible with their virtual asset market profile, KillB shall request a specific declaration or risk acknowledgment form, through which the User expressly assumes responsibility for the risks incurred. KillB recommends that, in applicable situations, the User seek independent financial advice before performing operations that exceed their risk profile.

3. **Platform Operation:**

KillB may update the platform as necessary and may discontinue it upon 15 days' prior notice to users.

4. **Services**:

The platform facilitates the purchase and sale of crypto-assets, including cryptocurrencies, tokens, and NFTs. Users must provide correct wallet addresses for all transactions. Purchases with Reais must be made via *PIX*, and transfers from third-party accounts are not accepted. If unauthorized transfer methods are used, KillB will return the funds.

Users agree not to use the platform for illegal activities, including tax evasion, money laundering or terrorism financing. Suspected illicit activities will result in legal actions.

KillB acts as an intermediary and is not responsible for losses arising from the inherent risks of the crypto-assets market. Transactions are reflected in the user's wallet and account according to blockchain and banking processing times.

Transfer Timelines. Immediate Transfers: Transfers via PIX will be processed immediately, regardless of the day or time it is initiated.
Interbank Transfers: Transfers between accounts at different banks via *TED*, initiated after 4:00 PM on Fridays, weekends, or holidays, will be processed within one (1) business day, with funds arriving between 8:30 AM and 10:30 AM, subject to the operation cycles.

Dispersion Options. Weekly Dispersion: Collected funds will be dispersed weekly during operating hours, from 10:00 AM to 5:00 PM BRT. The applicable dispersion fee will be as previously agreed. Daily Dispersion: For daily dispersals, especially for amounts equal to or exceding $150,000, a formal request must be submitted via the support area in our *Slack* channels. Each request will be evaluated on a case-by-case basis, and responses wil be issued accordingly. Cross-border transaction amounts are limited according to the license model of the partner operating the exchange.

Dispersion Schedule. Transactions submittedby 1:00 PM on business days will be dispersed on the same day. Transactions submitted on Saturdays and Sundays will be dispersed on the following Monday unless it is *PIX* transfers, which may be processed on the same day. For weeks including a public holiday, transactions initiated on the day before the holiday or over the holiday weekend will be dispersed on the next business day following the holiday.

The selection of virtual assets offered by KillB is based on clear, justified, transparent, and widely disclosed criteria, as established in our Virtual Asset Eligibility and Listing Policy. KillB maintains a technical committee responsible for decisions regarding the offering, listing, suspension, and delisting of virtual assets, considering, at a minimum:

- Purpose, use cases, practical applications, and functionalities of the virtual asset;
- Technical descriptive document (white paper) prepared by the issuer, promoters, or developers;
- Market elements (liquidity, volatility, capitalization, maturity);
- Protocols and governance of the distributed ledger technology-based system;
- Identification of individuals or organizations that maintain control over the virtual asset;
- Absence of association with politically exposed persons or restricted lists;
- Security and code audits, when available;
- Specific risks related to the virtual asset and the underlying DLT system.

KillB shall not offer virtual assets that contain characteristics of fragility, insecurity, or risks that favor fraud or crime, especially those designed to facilitate money laundering or terrorist financing practices.

For virtual assets referenced to fiat currency (stablecoins), KillB observes additional eligibility criteria, including:

- Adequacy and regularity of the asset in relation to the regulations of the issuer's country of origin;
- Quality of the price stabilization mechanism;
- Guidelines and risks related to reserve assets;
- Information on proof of reserves and independent audits of the issuer;
- Safeguards established by the issuer in situations of discontinuity.

KillB shall not offer virtual assets referenced to fiat currency whose reserve asset control mechanisms are executed exclusively by algorithms (algorithmic stablecoins).

KillB uses the following methodologies for virtual asset price formation:

a) Request for Quote: when applicable, the User is informed of available quotes, quantities, offer validity period, settlement terms, possible participation of KillB as counterparty, and risks involved.

KillB shall inform Users of all situations in which it acts as a direct counterparty in operations, indicating different conditions and prices to facilitate informed decision-making.

In operations involving virtual assets, KillB is responsible, in accordance with the scope of its activities and services actually provided: (i) for the settlement of operations conducted in the virtual asset market within the agreed deadlines and conditions; (ii) for the legitimacy of virtual assets intermediated for its Users; (iii) for the confidentiality, integrity, availability, security, and secrecy of data and information regarding transactions involving virtual assets; (iv) for providing and proving records of all operations with virtual assets conducted on behalf of its Users, whether such records are maintained in centralized or decentralized systems.

The User must observe the following security measures:

- Maintain absolute confidentiality of access credentials (login and password);
- Use two-factor authentication (2FA) when available;
- Carefully verify wallet addresses before confirming transactions;
- Keep self-custody private keys in a secure location;
- Do not share seeds, private keys, or recovery phrases with third parties;
- Immediately notify KillB of any suspected unauthorized access;
- Keep devices protected with updated antivirus software.

KillB shall promptly communicate to Users any relevant changes involving information about the provider, services offered, applicable fees, organizational policies, and contractual terms, through the communication channels provided.

5. Final Considerations:

Users can request account cancellation at any time. In accordance with the General Data Protection Law, users can revoke their consent for data processing, acknowledging that such revocation may affect the operation of the platform. The platform may be discontinue without prior notice.Users must comply with Brazilian law, and any disputes arising from these terms shall be resolved in the Central Court of São Paulo.

By selecting "I Agree," "Accept," "Submit," or signing electronically, you (a) confirm you have read and accept this Agreement, including any incorporated Partner Terms; (b) agree your electronic action/signature is a valid, binding equivalent to a handwritten signature under applicable e-signature laws; (c) consent to this Agreement being executed, stored, and used solely in electronic form and being legally admissible in all KillB operating jurisdictions; (d) acknowledge a binding contract is formed between you (or the entity you represent) and KillB; and (e) agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.

Argentina Terms

ARGENTINA

(This Schedule forms an integral part of, and is governed by, the KillB Main Service Agreement. It may also operate as a standalone, binding agreement when executed or accepted electronically.)

1. **Entity and Regulatory Status.** KillB Group provides services in Argentina exclusively through its network of duly licensed and authorized local partners. KillB does not maintain a direct corporate presence, branch, or marketing operation within Argentine territory. Its role is limited to acting as an independent technological facilitator, connecting merchants with locally authorized providers. KillB does not directly collect, hold, or manage Merchant funds in Argentina.

2. **Scope of Services.** Within Argentina, KillB's activities are restricted to **facilitating access** between Merchant and licensed local operators. The services **do not include**:

1. Collection, custody, or safekeeping of fiat money or digital assets (including stablecoins);
2. Resource placement or fund management;
3. Aggregation, acquiring, or initiation of payments;
4. Issuance of virtual assets or digital instruments;
5. Savings or interest-bearing services;
6. Payment of dividends, yields, or other economic returns;
7. Investment or financial advice;
8. Currency-exchange or foreign-exchange intermediation;
9. Offering or promotion of financial products or services; or
10. Issuance, custody, or intermediation of securities.

KillB's participation is strictly **facilitative** and does not constitute the provision of regulated financial or investment services under Argentine law.

3. **Data Protection and Information Security.** KillB and its Argentinian partners may process limited personal data for operational or compliance purposes. Both parties agree to comply with all applicable Argentine regulations on Personal Data Protection (Law No. 25.326) and related privacy and information-security standards. Each party's processing of personal data shall conform to its respective Privacy Policy, consistent with national and international best practices.

4. **Transfer and Dispersion Timelines**

- Immediate Transfers: Transfers made through SPEI are processed immediately, regardless of the day or time.
- Weekly Dispersion: Funds collected are dispersed weekly during operating hours (9:00 a.m. – 5:00 p.m. CST). Dispersion fees follow the applicable commercial agreement.

- Daily Dispersion: For daily dispersions equal to or exceeding USD 150,000, a formal request must be submitted via the designated support channel (e.g., Slack). Requests are reviewed on a case-by-case basis.

5. **Dispersion Schedule**

- Transactions submitted by 1:00 p.m. on business days are dispersed the same day.
- Transactions submitted on weekends are processed the following Monday, except SPEI transfers, which may process the same day.
- During public holidays, transactions initiated on or before the holiday are processed on the next business day thereafter.

6. Legal Clarification

KILLB GROUP EXPRESSLY STATES THAT IT DOES NOT CONDUCT, SOLICIT, OR EXECUTE ANY FINANCIAL, DIGITAL-ASSET, OR RELATED TRANSACTIONS WITHIN ARGENTINA. KillB's role is solely to connect Merchants with licensed local partners, and it provides no direct services within Argentine jurisdiction.

By selecting **"I Agree," "Accept," "Submit,"** or signing electronically, you:

A. Confirm that you have read and accepted this Schedule, including any incorporated Partner Terms;
B. Agree that your electronic action constitutes a **valid, binding signature** under applicable e-signature laws (eIDAS, ESIGN, UNCITRAL);
C. Consent to this Schedule being executed, stored, and enforced in electronic form, legally admissible in all KillB operating jurisdictions;
D. Acknowledge that this Schedule forms a **legally binding agreement** between you (or the entity you represent) and KillB; and
E. Agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.

Bolivia Terms

BOLIVIA

(This Schedule forms an integral part of, and is governed by, the KillB Main Service Agreement. It may also operate as a standalone, binding agreement when executed or accepted electronically.)

1. **Entity and Regulatory Status.** KillB Group provides services in Bolivia exclusively through its network of duly licensed and authorized local partners. KillB Group does not maintain a direct corporate presence, branch, or marketing operation in Bolivia. Its role is limited to acting as an independent technological facilitator, connecting Merchant's with Bolivian service providers authorized to operate locally. KillB does not directly collect, hold, or manage Merchant funds within Bolivian territory.

2. **Scope of Services.** Within Bolivia, the services provided through KillB's local partners are strictly limited to facilitating introductions or access to local services. The services do not include:

1. Collection, custody, or safekeeping of fiat money or digital assets (including stablecoins);
2. Resource placement or fund management;
3. Aggregation, acquiring, or initiation of payments;
4. Issuance of virtual assets or digital instruments;
5. Savings or interest-bearing services;
6. Payment of dividends, yields, or other economic returns;
7. Investment advice or portfolio management;
8. Currency exchange or foreign-exchange intermediation;
9. Offering of financial or investment products; or
10. Issuance, custody, or brokerage of securities.

KillB's role is therefore limited to facilitation, without engaging in any regulated financial activity under Bolivian law.

3. **Data Protection and Information Security.** KillB and its Bolivian partners may process limited personal information for operational purposes. Both parties undertake to comply with all applicable legislation on Information Security and Personal Data Protection and to follow their respective Privacy Policies, which conform to relevant Bolivian and international legal standards.

4. **Transfer and Dispersion Timelines**

- Immediate Transfers (SPEI): Processed immediately at any time or day.
- Weekly Dispersion: Funds collected are dispersed weekly during business hours (9:00 a.m. – 5:00 p.m. CST). Applicable dispersion fees follow prior commercial agreements.
- Daily Dispersion: For dispersions equal to or exceeding USD 150,000, a formal request must be submitted via the support channel (e.g., Slack). Approval is evaluated case-by-case.

5. Dispersion Schedule

- Transactions submitted by 1:00 p.m. on business days are dispersed the same day.
- Transactions submitted on weekends are dispersed the following Monday, except SPEI transfers, which may process the same day.
- During public holidays, any instruction placed on or before the holiday is processed on the next business day thereafter.

6. Legal Clarification

KILLB GROUP EXPRESSLY STATES THAT IT DOES NOT PERFORM OR SOLICIT ANY FINANCIAL TRANSACTIONS, DIGITAL-ASSET OPERATIONS, OR RELATED SERVICES WITHIN BOLIVIA. KillB's sole function is to connect Merchants with licensed local partners; it provides no services directly within Bolivian jurisdiction.

By clicking **"I Agree," "Accept," "Submit,"** or signing electronically, you:

A. Confirm that you have read and accepted this Schedule, including incorporated Partner Terms;
B. Agree that your electronic acceptance constitutes a valid, binding signature under applicable e-signature laws (eIDAS, ESIGN, UNCITRAL);
C. Consent to this Schedule being executed, stored, and enforced in electronic form, valid in all KillB jurisdictions;
D. Acknowledge that this Schedule forms a **legally binding agreement** between you (or your represented entity) and KillB; and
E. Agree to comply with all applicable laws, regulations, and compliance requirements when using the Services.