

DØPOSIT & WITHDRAWAL PØLICY



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INTERPRETATION	3
FUNDING, WITHDRAWALS, REFUNDS AND CANCELLATIONS	4

This KYC, AML & Compliance policy together with the Privacy Policy (as amended from time to time), your completed Application Form and any other terms and conditions or documents we may provide to you, form part of the agreement between us, are collectively known as the Agreement (hereinafter referred to as this "Agreement").

As this is a legally binding agreement, you are strongly encouraged to seek independent legal advice prior to signing this letter.

iCrypt.io, is a company owned and operated by Applebrie LTD (registration number 14593050), a limited liability company registered in Estonia with its registered office at Peterburi Tee 47, Lasnamae Linnaosa, Tallinn, Estonia, 11415 (hereinafter the "iCrypt"); and in this Agreement, "iCrypt" "we", "us" "our", "ours" and "ourselves" means Applebrie Ltd.

Applebrie is also an investment firm authorised and regulated in Estonia by the Financial Supervision and Resolution Authority Finantsinspektsioon (the "FSA") to provide;

- a. Services of exchanging a virtual currency against a fiat currency, and;
- b. providing a virtual currency wallet service.

iCrypt developed a software platform which enables you to make, via the internet, use of digital wallet, on a pay-per-transaction basis conduct cryptocurrency exchange transactions and transfer your electronic money or cryptocurrency to third parties online (hereinafter referred to as the "Services").

By accepting and signing this Agreement you agree be bound, use and pay for, and iCrypt agrees to provide, the Services subject to the terms and conditions of this Agreement.

INTERPRETATION

Definitions:

"Confidential Information" – has the meaning given in the CONFIDENTIAL INFORMATION AND ITS USE section of this Agreement.

"Cryptocurrency" or "Digital Currency" – a form of money that exists as encrypted, construed of digital information and uses sophisticated mathematics.

"Exchange transaction" – a form of transaction which allows you to convert one currency to another currency, this can be either fiat currency or cryptocurrency (cryptocurrency) (hereinafter the "Cryptocurrency Exchange Services" or "CES")

"Group" or "Group Company" – in relation to a company, that company, any subsidiary of it, any holding or sister company of it.

"Purpose" – the business and use of Services under this Agreement, as per the terms herein.

"You" or "your" – the Counterparty directly signing this Agreement with iCrypt.

"Representative(s)" – in relation to each party:

its officers and employees and those of its Group Company that need to know and/or use the Services herein;

all existing and future subsidiary companies of each party, as applicable;

its contractors, sub-contractors, agents, professional advisors or consultants who are engaged with that party;

any other person to whom the relevant party renders its authorization to act as its representative or attorney at law.

A reference to a statute or statutory provision is a reference to it as amended or re-enacted. A reference to a statute or statutory provision includes any subordinate legislation made under that statute or statutory provision, as amended or re-enacted.

Any words following the terms including, include, in particular, for example or any similar expression shall be construed as illustrative and shall not limit the sense of the

words, description, definition, phrase or term preceding those terms.

A reference to writing or written includes email.

A reference to a company shall include any company, corporation or other body corporate, wherever and however incorporated or established.

FUNDING, WITHDRAWALS, REFUNDS AND CANCELLATIONS

When you enter into a Transaction with us you will be charged a fee. The fee that will be charged depends on the circumstances of each transaction. You can request details of the relevant fees by contacting us.

Your ICrypt Account will be debited with such sums of money as may from time to time be due for the transaction executed (including but not limited to any charges and/or commissions detailed from time to time in our relevant documents, all applicable Value Added Tax (VAT) and other taxes and all other account fees).

Any changes to tax laws which result in future imposition of stamp duty, capital gains tax or other tax, which may from time to time be levied on transactions will be debited to your account.

You may be liable for other charges and taxes that are not imposed by us. You are solely responsible for the timely payment of such charges and taxes. You should seek independent advice if you are in any doubt as to what further charges or taxes may apply to you as a result of entering into this Agreement.

Any type of charges, expenses, costs and fees, payable in regard to your payment transactions for the purpose of this Agreement, including but not limited to credit and debit cards processing, bank transfers, payment service providers and any other relevant payment methods, may be debited from your account.

We may at any time deduct, without notice or recourse to you, any monies deposited in or

credited to your account in error by us or on our behalf.

You may not assign any part of your assets/currencies held with us to a third party. Subject to clause 22, a third party may not place any funds in your account or withdraw funds from your account. All withdrawals from your account must be payable directly to you (by means of BACS or similar electronic payment).

As a fraud prevention measure and in accordance with money laundering regulations, we will only refund monies back to the source from which they originated. Where monies have been deposited by card the funds will be returned to that card where possible, and where not possible we may require sight of an original bank statement before refunding to that bank account.

Where monies have been deposited by bank transfer we may require sight of the original bank statement showing the transfer before any refund is made to that bank account.

Where bank accounts have been closed we may require a letter from the originating bank stating that the account has been closed and there are no funds owing to the bank. Before we will refund to a new bank account we may require sight of the original deposit transfer statement from the closed account and sight of an original new bank account statement.

If our records show a discrepancy between card details and our account details as supplied by you, we may require sight of original bank statements, or any other relevant evidence, to confirm your status before processing a refund.

In case your ICrypt Account is pending any payment of any outstanding claims, charges, penalties, costs or charges we may consolidate all or any of your other ICrypt Accounts and may deduct all amounts due to us.

We reserve the right to suspend or limit your access to the Services if your ICrypt Account is pending any payment of any outstanding claims, charges, penalties, costs or charges.