

Multioffer Terms

Version 1.0

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1. What is this document?

- 1.1. This document ("**Terms**") explains how the digital currency transfers (send outs of fiat currencies from ZEN Account to obtain digital currencies) ("**Digital Currency Transfer**") are performed and outlines the legal terms governing its usage.
- 1.2. By processing Digital Currency Transfer from your ZEN App, using the services provided by an external partner indicated below, you agree to these Terms.
- 1.3. Digital Currency Transfer feature is provided by **UAB ZEN.COM**, with its registered office at Lvivo str. 25-104, LT-09320, Vilnius, Lithuania, an electronic money institution with license No. 35 issued by the Bank of Lithuania on 24.05.2018 ("**ZEN**"), in cooperation with either **Triple A Technologies Pte Ltd**, with its registered office at 160 Robinson Road #14-04 SBF Center Singapore 068914160 Robinson Road #14-04 SBF Center Singapore 068914 and registered under number 201717321C, with license No. PS20200525 issued by the Monetary Authority of Singapore ("**Triple A Technologies Pte Ltd**"), or **UAB Yond operations**, with its registered office at J. Savickio str. 4-7, Vilnius, Lithuania, and registered under number 305741312 ("**UAB Yond operations**") (Triple A Technologies Pte Ltd and UAB Yond operations, each a "**Crypto Service Provider**").
- 1.4. ZEN, offering Digital Currency Transfer services indicated in these Terms, only provides services related to fiat currencies and supplies a platform to process transactions, without engaging in management of digital currencies proceeding. Any digital currency transactions or activities, are handled by an external partner, Crypto Service Provider. Crypto Service Provider facilitates the digital currency component of Digital Currency Transfer only and assumes no liability for issues related to fiat currencies handling or ZEN operations. By sending funds outside of ZEN for Digital Currency Transfers, you acknowledge that these funds may not be retrievable or refundable by ZEN in cases such as contractual disputes, failed investments, or other issues related to the digital currency component of Digital Currency Transfer. ZEN is not a broker, advisor, or service provider for cryptocurrencies and assumes no responsibility for any financial losses, disputes, or other consequences resulting from your digital currency-related decisions or investments. You are solely responsible for conducting due diligence measures required by law on external

partners or services involved in digital currency transactions.

- 1.5. For more information about the general terms applicable to your ZEN Account and transfers, please refer to our general terms ([individual/business](#)).
- 1.6. These Terms are supplemental to the general terms applicable to your ZEN Account ([individual/business](#)).
- 1.7. If there is any discrepancy between these Terms and our general terms, these terms apply with regards to Digital Currency Transfer feature.

2. What is Digital Currency Transfer?

- 2.1. Digital Currency Transfer refers to the service that enables you to transfer fiat currency from your ZEN Account and obtain digital currency using Crypto Service Provider's services. Upon execution of Digital Currency Transfer, your ZEN Account will be automatically debited for the corresponding amount along with any applicable fees as shown on ZEN App and determined by Crypto Service Provider.
- 2.2. Digital Currency Transfer is subject to the fees indicated by Crypto Service Provider pursuant to our general terms and your subscription plan at the time of Digital Currency Transfer and is displayed in the ZEN App panel before Digital Currency Transfer is accepted.

3. How to process Digital Currency Transfer?

- 3.1. Based on your provided data in ZEN App (digital currency, wallet address, amount), offers of the available Crypto Service Providers are displayed calculated by the rates at the time.
- 3.2. Offers remain available for a limited period of time (as displayed in ZEN App) and are subject to being retrieved with new rates. If the offer is not accepted within the given time, the offer will be canceled and a new one will be shown. To proceed further, you should select a preferred offer, and by accepting these Terms to proceed with the transaction.
- 3.3. By accepting these Terms you agree that Digital Currency Transfer may be refused by Crypto Service Provider. ZEN shall not be responsible for the performance of any transaction entered into between the purchaser, seller, or any other party and you, unless otherwise stated in separate agreements between you and ZEN.

4. Digital Currency Transfer processing time?

- 4.1. Digital Currency Transfer processing time provided in ZEN App is indicative. ZEN uses intermediary institutions to provide transaction services such as top-ups or transfer of funds. ZEN is not liable for any delays or errors resulting from technical issues or malfunctions on the intermediaries' side.

5. Digital Currency Transfer refunds

- 5.1. Refunds for Digital Currency Transfer, which have been completed correctly, are not provided once processed by UAB Yond operations.
- 5.2. Refunds for Digital Currency Transfer may be provided to an account/wallet specified by you and settled with a current rate at the time of the refund once processed by Triple A Technologies Pte Ltd.

6. Other terms

- 6.1. By accepting these Terms, you expressly consent that ZEN is authorized to provide your (personal) data and or any other necessary details to Crypto Service Provider for the provision of Digital Currency Transfer services.