

Terms & Conditions

Version 1.0,
December 01, 2025

By using this website ("Site"), registering for an Account ("Account"), or using any other Services, you ("you, your, or yourself") are agreeing to accept and comply with the terms and conditions of use stated below ("Terms & Conditions"). You should read the Terms & Conditions carefully before using this Site or any of the Provider Services.

"KOSON CARDS" is the trade name of KOSON PRO CORPORATION.

By accessing or using the Service, you agree to be bound by these Terms. If you disagree with any part of the terms, you may not access the Service.

As used in these Terms & Conditions, "Provider" refers to the company KOSON PRO CORPORATION, registered under company number **155764733**, with its registered address at Via España, Delta Bank Building, 6th Floor, Suite 604D, Panama City, Republic of Panama. Provider operates under the tradename "KOSON CARDS".

Provider is not a bank and, as such, is not part of a depositor protection scheme.

References to Provider also refer to its owners, directors, investors, and employees.

All customer funds are held by licensed banks.

Definitions

Account. The contractual arrangement wherein a Provider Member has accepted our Terms & Conditions and Privacy Policy, and received approval to use Provider Services, including the purchase and sale of cryptocurrencies, and to perform associated Transactions.

Cryptocurrencies. All digital currencies, including but not limited to Bitcoin.

Buyer(s). Member(s) that are submitting an offer to buy cryptocurrency through the Service.

Commission or Fee. Refers to the fee which is payable to Provider on each Transaction, such as a buy or sell of cryptocurrency. You can review our Fees on our Fees page.

Member(s). Refers to Buyers and Sellers as well as any holder of an Account.

Personal Data. Information that identifies an individual, such as name, address, email address, trading information, and banking details. "Personal Data" does not include anonymized and/or aggregated data that does not identify a specific user.

Price. The "price per coin" for which Members are willing to purchase or sell cryptocurrencies, using the Service in a purchase or sell transaction. The Price may be expressed in any of the currencies deposited by Members in their Account and supported by the Service. See our Site for a full list of currencies.

Seller(s). Member(s) that submit an offer to sell cryptocurrencies through the Service.

Service(s). The technological Platform, functional rules, and market are managed by Provider to permit Sellers and Buyers to purchase and sell cryptocurrencies.

Transaction. Includes the following:

The action between the Member to Buy and/or Sell cryptocurrencies through the Service for currencies at the then-current market rate.

The transfer of cryptocurrencies between Members ("Transfer Transaction");

The transfer of currencies among Members ("Currency Transfer Transaction"); and

Provider may not offer all these transaction types at this time.

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Transaction Price. The total price paid by the Buyer for each Transaction performed through the Service.

Flow of Funds. All client fiat funds are always received, stored, and processed exclusively via licensed banking partners or authorized payment service Providers. Provider does not itself hold or safeguard client money. With respect to cryptocurrency, all buy and sell transactions are executed exclusively through authorized and regulated third-party crypto exchanges or liquidity Providers. Provider acts solely as a technical and contractual intermediary, ensuring that client orders are transmitted for execution by duly authorized Providers. At no point does Provider directly engage in the purchase, sale, or custody of cryptocurrency.

Provider allows buyers ("Buyers") and sellers ("Sellers") to use its capabilities to buy and sell cryptocurrencies through authorized Providers.

Intermediary Providers. For the avoidance of doubt, cryptocurrency transactions available via the Platform are facilitated by duly authorized exchanges, liquidity Providers, or payment institutions with the necessary licenses in their jurisdictions. Provider does not act as an exchange or broker. Instead, Provider enables access to such Providers through its platform, transmitting client instructions and providing reporting. The identity of specific Providers may be disclosed to clients upon request and may vary depending on the service or jurisdiction.

Crypto Execution via Authorized Providers — Completion and Security

Provider provides an execution-only routing service. Client orders are transmitted to duly authorized and regulated exchanges or liquidity Providers ("Crypto Providers") for execution under their licenses and rulebooks. Execution receipts and status updates are provided in your Account. A transaction is deemed completed when (i) the Crypto Provider confirms execution and (ii) the blockchain records the transfer with the required number of network confirmations (as displayed before you submit the order).

Price formation, slippage, and settlement finality are determined by market conditions and the relevant network/protocol. While Provider cannot guarantee a particular execution price or confirmation time, Provider ensures: secure order transmission, Provider-level execution acknowledgments, and post-trade reporting.

Crypto Providers apply industry-standard safeguards for custody and transfers (including segregation of client assets, institutional key-management controls, and audited procedures). If a routed order cannot be executed or must be reversed due to market or technical reasons, the unfilled amount is released back to the original funding method or credited to your Account balance once the Crypto Provider confirms the outcome.

Third-Party Providers: Identification and Disclosure

Provider("Provider") enables access to services provided by duly authorized third-party institutions (including licensed banks, e-money institutions, payment institutions, exchanges and liquidity Providers) (collectively, "Third-Party Providers"). The current list of Third-Party Providers relevant to your services, including their registered legal name, jurisdiction of authorization, license/registration reference, and supervisory authority, is made available in your Account dashboard prior to initiating the relevant transaction and can be provided upon request by contacting Support.

Provider may add, replace, or remove Third-Party Providers at any time to ensure continuity of services and compliance. Material changes will be reflected in the Account dashboard without undue delay. Upon request, Provider will confirm the identity and role of the specific Third-Party Provider involved in your transaction.

The Service operated by Provider allows all customers of the Service ("Members") to:

buy and sell Bitcoin or other cryptocurrencies (herein "Bitcoin" or "cryptocurrency").

transfer cryptocurrency and fiat currency to other Members and to non-members who must become Members prior to withdrawing such cryptocurrency or fiat money.

exchange FIAT for various currencies.

open IBAN Bank account with authorized bank partners.

order Mastercard prepaid cards.

Depending on your country of residence, you may not be able to use all the functions of the Site. It is your responsibility to follow the rules and regulations applicable in your country of residence and/or country from which you access this Site and Services. As long as you agree to and comply with these Terms & Conditions, Provider grants you the personal, non-exclusive, non-transferable, non-sublicensable, and limited right to enter and use the Site and the Service.

IF YOU DO NOT ACCEPT THE TERMS AND CONDITIONS OUTLINED IN THIS AGREEMENT, DO NOT ACCESS THIS SITE AND DO NOT USE OUR SERVICE.

By registering for an Account, you expressly represent and warrant:

That you have accepted these Terms & Conditions; and

That you are at least 18 years of age and have the full capacity to accept these Terms & Conditions and enter into a transaction involving cryptocurrencies.

Risk Warning

The trading of goods and products, real or virtual, as well as virtual currencies, involves a significant risk. Prices can and do fluctuate on any given day. Such price fluctuations may increase or decrease the value of your assets at any given moment. Any currency, virtual or not, may be subject to large swings in value and may even become worthless. There is an inherent risk that losses will occur as a result of buying, selling, or trading anything on the market.

Trading cryptocurrencies also has special risks not generally shared with official currencies, goods, or commodities in a market. Unlike most currencies that are backed by governments, other legal entities, or commodities such as gold or silver, cryptocurrencies are a unique type of Internet digital currency backed by technology and trust. There is no central bank that can issue more currency or take corrective measures to protect the value of cryptocurrencies in a crisis.

Instead, cryptocurrencies are an as-yet autonomous and largely unregulated global system of firms and individuals. Traders put their trust in a digital, decentralized, and partially anonymous system that relies on peer-to-peer networking and cryptography to maintain its integrity.

The trading of cryptocurrencies is often susceptible to irrational bubbles or loss of confidence, which could collapse demand relative to supply. For example, confidence might collapse in cryptocurrencies because of unexpected changes imposed by software developers or others, a government crackdown, the creation of superior competing alternative currencies, or a deflationary or inflationary spiral. Confidence might also collapse because of technical problems: if the anonymity of the system is compromised, if money is lost or stolen, or if hackers or governments are able to prevent any transactions from settling.

There may be additional risks that we have not foreseen or identified in these Terms & Conditions. You should carefully assess whether your financial situation and tolerance for risk are suitable for buying, selling, or trading cryptocurrencies.

We use our banking Providers in order to receive client funds and make payments. Our banking Providers DO NOT transfer, exchange, or provide any services in connection with cryptocurrencies.

Limited Right of Use

Unless otherwise specified, all Materials on this Site are the property of Provider and are protected by copyright, trademark, and other applicable laws. You may view, print, and/or download a copy of the Materials from this Site on any single computer solely for your personal, informational, and/or non-commercial use, provided you comply with all copyright and other proprietary notices.

The trademarks, service marks, and logos of Provider, including but not limited to "Global Unit Pay" and others used in this Site ("Trademarks") are the property of Provider and their respective owners. The software, text, images, graphics, data, prices, trades, charts, graphs, video, and audio used on this Site belong to Provider. The Trademarks and Materials should not be copied, reproduced, modified, republished, uploaded, posted, transmitted, scraped, collected, or distributed in any form or by any means, whether manual or automated. The use of any such Materials on any other Site or networked computer environment for any other purpose is strictly prohibited; any such unauthorized use may violate copyright, trademark, and other applicable laws and could result in criminal or civil penalties.

Maintaining Your Account: Our Rules

This Site is for your personal and non-commercial use only. We are vigilant in maintaining the security of our Site and Service. By registering with us, you agree to provide Provider with current, accurate, and complete information about yourself, as prompted by the registration process, and to keep such information updated. Failure to do so constitutes a breach of these Terms & Conditions, which may result in immediate termination of your Account on our Service. You further agree that you will not use any Account other than your own, access the Account of any other Member at any time, or assist others in gaining unauthorized access.

The creation or use of Accounts without obtaining prior express permission from Provider will result in the immediate suspension of all said Accounts, as well as all pending purchase/sale offers. Any attempt to do so or to assist others (Members or otherwise), or the distribution of instructions, software, or tools for that purpose, will result in the Accounts of such Members being terminated. Termination is not the exclusive remedy for such a violation, and Provider may elect to take further action against you.

You are also responsible for maintaining the confidentiality of your Account information, including your password, and safeguarding your Account and all activity, including Transactions that are posted to your Account. Cryptocurrency transactions are irreversible once sent, so be sure to carefully confirm the receiving address before initiating a Bitcoin transaction. Any actions on the Site, transactions, orders, and operations initiated from your Account or using your password (1) will be considered to have been made by you, and (2) is irrevocable once validated using your password or made through your Account. If there is suspicious activity related to your Account, we may, but are not obligated to, request additional information from you, including authenticating documents, and freeze any transactions pending our review. You are obligated to comply with these security requests or accept the termination of your Account. You are required to notify Provider immediately of any unauthorized use of your Account or password or any other breach of security by email to info@koston.cards. The Account of any Member who violates these rules may be terminated and the Member held liable for losses incurred by Provider or any user of the Site.

Lastly, you agree that you will not use the Service to perform criminal activity of any sort, including but not limited to money laundering, illegal gambling operations, terrorist financing, malicious hacking, or any criminal or illegal activity.

FEES

Our fees charged can be found on each respective function page.

VERIFICATION OF ACCOUNTS

The creation and use of your Account is subject to verifications, as required by statutory and regulatory obligations incumbent on Provider. You agree to provide us with the information we request for the purposes of identity verification, compliance with know-your-customer rules, as well as detection of money laundering, terrorism financing, fraud, or any other financial crime. The requested information may include Personal Data (please refer to our Privacy Policy). By providing us with the information we request, you confirm that it is true and accurate and agree to inform us in case of change concerning such information. Your Account will be blocked until we are satisfied with the information you have provided and determine in our sole discretion that

it is sufficient to validate your Account. In the meantime, you will not be allowed to terminate your Account or request the deletion of the Personal Data processed in the course of verification operations. Provider utilizes and thus shares information with a third-party AML verification tool in addition to its internal identification screening procedures.

For IBAN Opening

IBAN accounts are not issued directly by Provider. They are provided through partnerships with duly licensed and authorized banking institutions. Provider's role is limited to facilitating the application process and providing a technical interface for clients to access such bank services. All IBANs are issued and maintained by the respective partner bank, which remains solely responsible for compliance, account servicing, and regulatory obligations.

By using the Platform, you agree to the external authorized banks and their Privacy Policy.

Partner Banks — Direct Client Relationship and Support

IBAN accounts are opened and maintained by Partner Banks, which act as your account Provider and are solely responsible for account servicing, compliance, and regulatory obligations. You may contact the Partner Bank directly using the contact details displayed in your Account and on your account statements for matters such as payment tracing, account blocking/unblocking, chargebacks/recalls (where applicable), or complaints under applicable banking regulations.

Provider acts as your first-line point of contact and will assist with information, coordination, and escalation to the Partner Bank. Where a matter falls under the Partner Bank's Terms/Policies, those terms prevail. Provider will track escalations and relay status updates to you, but does not replace the Partner Bank's decision-making or regulatory responsibilities.

Card issue

The Mastercard® prepaid card (“Card”) and any related card services are issued and operated through duly licensed third-party financial institutions and electronic-money partners (“Card Partners”). All card issuance, processing, and regulatory compliance obligations are carried out exclusively by these Card Partners under their respective regulatory authorisations and Mastercard licensing arrangements.

Provider does not issue cards, hold client funds, or perform any regulated activity in its own capacity. Provider acts solely as a technical facilitator, enabling access to Card Partner services through the Platform.

Termination

We may terminate or suspend your Account immediately, without prior notice or liability, for any reason whatsoever, including without limitation if you breach the Terms & Conditions.

Upon termination, your right to use the Service will immediately cease. If you wish to terminate your Account, you may simply discontinue using the Service.

Availability of Services

All services are provided without warranty of any kind, either express or implied, and in particular without implied warranties of merchantability and fitness for a particular purpose. We do not guarantee that this Site will be available 100% of the time to meet your needs. We will strive to provide you with the Service as soon as possible, but there are no guarantees that access will not be interrupted or that there will be no delays, failures, errors, omissions, or loss of transmitted information.

Service Operations and Client Interaction. Clients may deposit fiat currency to their designated accounts with licensed banking partners, convert fiat into cryptocurrency via authorized exchanges, and withdraw fiat back to their bank accounts. Cryptocurrency transfers are executed on the blockchain via authorized liquidity Providers. Clients interact with the system through the Provider platform interface, which serves solely as a technical gateway to underlying licensed Providers. At no time does Provider independently issue IBANs, hold client funds, or conduct cryptocurrency trading on its own behalf.

We will use reasonable endeavors to ensure that the Site can be accessed by you in accordance with these Terms & Conditions. However, we may suspend the use of the Site for maintenance and will make reasonable efforts to give you notice of this. You acknowledge that this may not be possible in an emergency, and accept the risks associated with the fact that you may not always be able to use the Site or carry out urgent transactions using your Account.

Service Operations - Funding, Exchange, Transfers, and Withdrawals

Funding (Fiat). You may deposit fiat currency to your designated account with a Partner Bank or authorized payment Provider as shown in your Account. Supported rails and currencies, along with any deposit limits and fees, are displayed at the point of initiation. Indicative processing times are shown in-product and may vary by currency, rail, cut-off times, and compliance checks.

Funding (Crypto). For on-chain deposits, your Account shows supported networks and deposit addresses. Only send assets over the supported network to the exact address provided; unsupported networks or tokens may lead to loss of funds. Credit timing depends on network confirmations and Provider processing.

Exchange/Conversion. You can convert fiat to crypto (and vice versa) and perform FX conversions where available. Quoted prices are indicative until execution; final execution price and fees are shown in the trade confirmation from the Crypto Provider or authorized FX Provider.

Transfers and Withdrawals (Fiat and Crypto). Outbound transfers are initiated from your Account. Recipient details, network selection (for crypto), limits, fees, and indicative processing times are displayed before submission. Certain transactions may require additional verification or cooling-off periods for security.

Fees and Limits. All applicable fees (including network fees), limits, and minimums/maximums are shown contextually in your Account before you confirm a transaction and are summarized on the Fees page.

Security and Asset Protection. Protect your Account by enabling multi-factor authentication, using withdrawal address books/allow-lists where available, and setting anti-phishing controls.

Transactions validated from your Account are treated as authorized. Provider may pause or review transactions to comply with legal and security requirements.

Payment Tracing and Issues. For fiat, payment tracing/recalls follow the rules of the relevant Partner Bank/payment network and may incur third-party fees. For crypto, Provider will provide available transaction identifiers and confirmations from the Crypto Provider; on-chain finality is subject to network rules.

Processing Times. Timeframes shown in-product are indicative and depend on third-party processing, banking cut-offs, market conditions, and compliance checks.

Quick Reference Table - Key Service Information

Third-Party Providers (Banks, Payment Institutions, Exchanges). Where to Access -> Account Dashboard → "Providers" section; available on request via Support. Includes legal name, jurisdiction, license/registration reference, and supervisory authority.

Fees and Commissions. Where to Access -> "Fees" page on our website; contextual display before you confirm each transaction. Fees include Provider commissions, network fees, and third-party Provider charges.

Limits (min/max amounts, daily/monthly limits). Where to Access -> Account Dashboard → "Limits" section; contextual display during transaction. Limits vary by asset type, transaction type, and regulatory requirements.

Indicative Processing Times. Where to Access -> Displayed in-product before order submission. Times may depend on currency, banking cut-off hours, blockchain network load, and compliance checks.

Partner Bank Contact Details (IBAN accounts). Where to Access -> Account Dashboard → "Bank Information"; also shown on account statements. Clients may contact the Partner Bank directly for account-level servicing issues.

Support / Escalations. Where to Access -> Secure internal messaging system within your Account ("Support" tab). For urgent matters, email PGP-encrypted messages to E-mail: info@koson.cards.

APIs and Widgets

We may provide certain parties with access to specific data and information through our API (Application Programming Interface) or widgets. We also may provide widgets for your use to enter our data on your Site. You are free to use these in their original unmodified and un-altered state.

External Websites

Provider makes no representations whatsoever about any external or third-party website you may access through the Site. Occasionally, the Provider website may provide references or links to other websites ("External Websites"). We do not control these External Websites or third-party sites or any of the content contained therein. You agree that we are in no way responsible or liable for the External Websites referenced or linked from the Provider website, operating as

Global Unit Pay, including but not limited to website content, policies, failures, promotions, products, opinions, advice, statements, prices, activities and advertisements, services, or actions, and/or any damages, losses, failures, or problems caused by, related to, or arising from those sites. You shall bear all risks associated with the use of such content.

External Websites have separate and independent Terms & Conditions and related policies. We request that you review the policies, rules, terms, and regulations of each site that you visit. It is up to you to take precautions to ensure that whatever you select for your use is free of items such as viruses, worms, Trojan horses, and other items of destructive nature.

Financial Advice

Provider does NOT provide any investment advice in connection with the Services described in these Terms & Conditions. We may provide information on the price, range, and volatility of cryptocurrencies that are available on our Platform and events that have affected the price of such cryptocurrencies, but this must not be considered investment advice, nor should it be construed as such. Any decision to purchase or sell cryptocurrencies or other commodities or currencies available on this website is solely your decision, and we shall not be liable for any loss suffered.

Data protection

Privacy is very important to us. Full details of our Privacy Policy can be found on our Privacy Policy page. We recommend that you read the Privacy Policy carefully, so that you know the data that we collect, how we use the data, and who we share your data with.

Disclosures to Legal Authorities and Authorized Financial Institutions

We may share your Personal Data with law enforcement, data protection authorities, government officials, and other authorities when:

Required by law;

Compelled by subpoena, court order, or other legal procedure;

We believe that disclosure is necessary to prevent damage or financial loss;

Disclosure is necessary to report suspected illegal activity; or

Disclosure is necessary to investigate violations of our Terms & Conditions or Privacy Policy.

For further information on how we process your Personal Data, please refer to the Privacy Policy.

Unclaimed Property

If we hold cash or cryptocurrency, and we are unable to contact you and have no record of your use of the Provider Services for several years, applicable law may require us to report the cash or

cryptocurrency as unclaimed property to the authorities in certain jurisdictions. We will try to locate you at the address shown in our records, but if we are unable to, we may be required to deliver any such cash or cryptocurrency to the authorities in certain jurisdictions as unclaimed property. We reserve the right to deduct a dormancy fee or other administrative charges from such unclaimed funds as permitted by applicable law.

Jurisdiction/Governing Law

The Terms & Conditions shall be governed and construed in accordance with the laws of Republic of Panama, without regard to its conflict of law provisions. The parties hereto agree to irrevocably submit to the exclusive jurisdiction of the courts of Republic of Panama.

Our failure to enforce any right or provision of these Terms & Conditions will not be considered a waiver of those rights. If any provision of these Terms & Conditions is held to be invalid or unenforceable by a court, the remaining provisions of these Terms & Conditions will remain in effect. These Terms & Conditions constitute the entire agreement between us regarding our Service and supersede and replace any prior agreements we might have between us regarding the Service.

Limitation of Liability

To the extent permitted by law, Provider will not be held liable for any damages, loss of profit, loss of revenue, loss of business, loss of opportunity, loss of data, or indirect or consequential loss unless the loss suffered arose from negligence or wilful deceit or fraud. Nothing in these Terms & Conditions excludes or limits the liability of either party for fraud, death, or personal injury caused by its negligence, breach of terms implied by operation of law, or any other liability which may not be limited or excluded by law. Although Provider endeavors to provide accurate and timely information on the Site, the Site may not always be entirely accurate, complete, or current and may include errors. We may change or update the Site at any time without notice, and you should accordingly verify with independent sources all information before relying on it to take decisions or actions. You remain entirely responsible for your decisions and actions.

Subject to the foregoing, the aggregate liability for claims against Provider based on events arising from or in connection with any single Member's use of the Site and/or Service, whether in contract or tort (including negligence) or otherwise, shall in no circumstances exceed the greater of either (a) the total amount held on Account for the Member making a claim less any amount of Commission that may be due and payable in respect of such Account; or (b) 100% of the amount of the Transaction(s) that are the subject of the claim less any amount of Commission that may be due and payable in respect of such Transaction(s).

Legal Disclaimer

Your use of the Service is at your sole risk. The Service is provided on an "AS IS" and "AS AVAILABLE" basis. The Service is provided without warranties of any kind, whether express or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, non-infringement, or course of performance.

Provider its subsidiaries, affiliates, and its licensors do not warrant that a) the Service will function uninterrupted, secure, or available at any particular time or location; b) any errors or

defects will be corrected; c) the Service is free of viruses or other harmful components; or d) the results of using the Service will meet your requirements.

Indemnity

To the full extent permitted by applicable law, you hereby agree to indemnify Provider and its partners against any action, liability, cost, claim, loss, damage, proceeding, or expense suffered or incurred if directly or indirectly arising from your use of Provider's Sites, your use of the Service, or your violation of these Terms & Conditions.

Miscellaneous

If we are unable to perform the Services outlined in the Terms & Conditions due to factors beyond our control, including but not limited to an event of force majeure, change of law, or change in sanctions policy, we shall not be liable for the Services provided under this agreement during the time period coincident with the event.

Modification of Terms

Provider reserves the right to change, add, or remove parts of these Terms & Conditions at any time and at its sole discretion. You will be notified of any changes in advance through your Account. Upon such notification, it is your responsibility to review the amended Terms & Conditions. Your continued use of the Site following the posting of a notice of changes to the Terms & Conditions signifies that you accept and agree to the changes and that all subsequent transactions by you will be subject to the amended Terms & Conditions.

Consent to Use of Cookies

This website uses cookies to ensure you have the best experience. By continuing to use this site, you consent to our Cookie Policy. You can disable cookies at any time, by changing your browser settings. See our Cookie Policy for instructions on how to disable cookies, and the effect this will or may have on the Services.

Changes

We reserve the right, at our sole discretion, to modify or replace these Terms & Conditions at any time. If a revision is material, we will try to provide at least 30 days notice prior to any new terms taking effect. What constitutes a material change will be determined at our sole discretion.

By continuing to access or use our Service after those revisions become effective, you agree to be bound by the revised terms. If you do not agree to the new terms, please stop using the Service.

Email

Unencrypted email messages sent over the Internet are not secure, and Provider is not responsible for any damages incurred as a result of sending email messages in this way. We suggest existing Members always log in to the Provider site and use the internal support messaging system by clicking "Support" in the footer menu or, for non-Members, always send email in encrypted formats. You are welcome to send PGP encrypted emails to us. The

instructions and keys to do so are available upon request. Please never send us or anyone else your password by email.

If you send unencrypted or unsecured email or other types of communications to us, we may respond using the same channels, and you hereby accept the risks associated therewith.

Provider will never contact you from an email account that does not end with @koston.cards. If anyone, including a person that you know to be associated with Provider, ever contacts you via email with an address that does not end with @koston.cards, please notify our compliance department at info@koston.cards immediately.

Contact Us

If you are a Member, and have any questions relating to these Terms & Conditions, your rights and obligations arising from these Terms, and/or your use of the Site and the Service, your Account, or any other matter, please Contact Us via our internal secure messaging platform, from within your Account by clicking "Support" in the footer after logging in or, if you cannot Contact Us using our internal secure messaging platform, you can email us via the contact form on the Contact Us page of our website. If you email us without using our internal secure messaging platform, please send encrypted emails to us. The instructions and keys to do so are available upon request. For more information about email communications, see the section titled "Email" above.