

For Personal Accounts / Freelancer

These Terms of Service is legal agreement (the “Agreement”) between private limited company ABC NEO CRYPTO BANK (legal entity code 2518394) of USA and the Client of terms of ABC NEO CRYPTO BANK services. This Agreement is adopted in accordance to the laws of the USA and the European Union governing the issuance and redemption of electronic money and the provision of payment services.

1. DEFINITIONS

- 1.1. **App** – the mobile application software, the data supplied with the software and the associated media.
- 1.2. **Balance** – any amounts held in Client’s ABC NEO CRYPTO BANK Account.
- 1.3. **Business Day** – a day other than a Saturday, Sunday or a public holiday in USA when financial institutions in USA are open for business.
- 1.4. **Business Hours** – ABC NEO CRYPTO BANK business hours, 09:00 am to 17:30 pm (GMT-5).
- 1.5. **Client** – the natural person who has registered in the Company System and created ABC NEO CRYPTO BANK Account.
- 1.6. **Client Account / ABC NEO CRYPTO BANK Account/ Account** – account or multicurrency account (if it is available), opened in the ABC NEO CRYPTO BANK System and used to make payments and other Payment Operations for business needs in the name of the Client.
- 1.7. **Company / ABC NEO CRYPTO BANK** – Private Limited company ABC NEO CRYPTO BANK, Advisory services offered through ABC Advisors, LLC, an SEC Registered Investment Advisor. ABC NEO CRYPTO BANK Technology, Inc., ABC NEO CRYPTO BANK and ABC Advisors, LLC are separate entities.
- 1.8. **Customer Support** – ABC NEO CRYPTO BANK customer support, which can be reached by sending a message through the “Contact Us” facility on the Website, Personal Area or by emailing ABC NEO CRYPTO BANK at support@abccryptobank.com or via any other means of communication provided by ABC NEO CRYPTO BANK.
- 1.9. **Electronic money** – the money transferred to and held on the ABC NEO CRYPTO BANK Account for execution of Payment Operations and expressed by its monetary value.
- 1.10. **Fees** – the charges payable by the Client to the Company for a Payment Operation and/or related Services.
- 1.11. **Linked User** – natural person added to the ABC NEO CRYPTO BANK Account by the Client of ABC NEO CRYPTO BANK Account.
- 1.12. **Payee** – a natural or legal person indicated by the Client in the Payment Order as a recipient of the Payment Operation.
- 1.13. **Payment Order** – an order from the Client or the Payee to their payment service provider to execute the Payment Operation.
- 1.14. **Payment Operation** – a money transfer, payment or withdrawal initiated by the Client or a Payee.
- 1.15. **Payment Plan** – the maintenance and administration fee Client selects according to price list and has to pay for the period of 30 (thirty) calendar days for using Services.
- 1.16. **Parties** – ABC NEO CRYPTO BANK and the Client.
- 1.17. **Personal Area** – ABC NEO CRYPTO BANK internet banking website accessible via <https://abccryptobank.com/> or in-App area if App is available specifically designed for ABC NEO CRYPTO BANK Existing Clients where ABC NEO CRYPTO BANK provides the Services to the Clients.
- 1.18. **Prepaid Card** – payment card for billing and cash withdrawals, which may be ordered by a separate Client’s order through a separate agreement with ABC CRYPTO NEO BANK and the card service provider if Prepaid Card service is available.



1.19. **Privacy Policy** – ABC NEO CRYPTO BANK policy governing the processing of personal data, which is available on the ABC NEO CRYPTO BANK Website, as may be amended from time to time.

1.20. **Services** – all ABC NEO CRYPTO BANK products, services, content, features, technologies and functions offered by ABC NEO CRYPTO BANK and all related websites, applications.

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1.21. **System** – a software solution developed by ABC NEO CRYPTO BANK or its partners' solutions and used for provision of ABC NEO CRYPTO BANK Services (e. g. Account, etc.).

1.22. **Website** – any webpage, including but not limited to www.abccryptobank.com where ABC NEO CRYPTO BANK provides information about the Services to the Client.

SCOPE OF THE AGREEMENT

2.1. These Terms of Service is a legal agreement (hereinafter “Agreement”) between Client and ABC NEO CRYPTO BANK. For the use of additional services, Client may have to accept additional terms and conditions as notified to the Client when ordering or using such services.

2.2. This Agreement determines the main terms and conditions between Client and ABC NEO CRYPTO BANK when the Client registers in the ABC NEO CRYPTO BANK System, opens an Account and uses Services provided by ABC NEO CRYPTO BANK.

2.3. The Client shall be entitled to use Client Account only for business needs. The Client cannot use Services to test prepaid card, money transfers behaviors. Any other use will be considered as a material breach of the Agreement and it will be terminated by ABC NEO CRYPTO BANK.

2.4. The Client responsible for configuring their information technology, computer programs and platform in order to access ABC NEO CRYPTO BANK Services, open an Account, use an App and other.

OPENING AN ACCOUNT

3.1. Under the Agreement, the ABC NEO CRYPTO BANK Account is opened with the Company for an indefinite period. The Client may open their ABC NEO CRYPTO BANK Account with the Company according to the Fees that may apply.

3.2. In order to use ABC NEO CRYPTO BANK Services, the Client must open the Client Account in the System and provide their details as prompted to start using Services.

3.3. The account is opened after the Client has paid the Commission Fee for joining the System, which is set automatically after the funds are credited to the bank account (the amount of the Commission Fee is from \$100, and registered in the System, and only for the Client whose identity as a representative of the Company has been duly verified by the Company and all documents have been received and approved by the Company. The commission fee protects the bank from bots and unwanted registrations. The commission fee is available for the client to use and manage at any time.

3.4. All information the Client provides to ABC NEO CRYPTO BANK must be complete, accurate, and truthful. The Client must always inform and update this information whenever it changes. ABC NEO CRYPTO BANK cannot be responsible for any financial loss arising out of the Client's failure to do so. ABC NEO CRYPTO BANK has the right to ask the Client at any time to confirm the accuracy of their information and/or provide additional supporting documents.



3.5. Upon agreeing to the Terms of Service, the Client hereby irrevocably authorizes ABC NEO CRYPTO BANK to request any information and documents, regardless of their form, related to the Client's identification and verification (including, without limitations, a copy of the Client's representatives (e.g. CEO, COO, CFO, etc.) name and personal details (date of birth, nationality), details of ultimate beneficial owners (natural persons) and percent of shareholding, details of authorized share capital, full names of the members of the Board of Directors, any other documents and data) from the Client and/or any Registry, credit institution, or a financial institution that has or had identified it, or has or had a business relation with the Client.

3.6. The Client undertakes to provide ABC NEO CRYPTO BANK with all information and documents required to verify their identity in case additional review is required for security or other reasons. This also applies to any parties involved in the transaction, such as the Client's recipient, Linked User, etc.

3.7. In order to perform an identification procedure, ABC NEO CRYPTO BANK has the right to demand from the Client to provide original documents or their copies or copies of documents certified by an authorized person by the law.

3.8. The Client complies with any request from ABC NEO CRYPTO BANK for further information and an authorized person by the law.

3.8. The Client complies with any request from ABC NEO CRYPTO BANK for further information and provides such information in a format acceptable to ABC NEO CRYPTO BANK. If the Client does not provide additional information that is requested, ABC NEO CRYPTO BANK may not provide its Services to the Client.

3.9. All activities under the ABC NEO CRYPTO BANK Account shall be deemed as activities carried out by the Client as a registered user. The Client shall only use the Services to transact on their own ABC NEO CRYPTO BANK Account and not on behalf of any other person or entity.

3.10. The Client may open one ABC NEO CRYPTO BANK Account. Where duplicate accounts are detected, ABC NEO CRYPTO BANK may close or merge these duplicate accounts at its sole discretion, if not indicated differently in the Payment Plan selected by the Client.

3.11. The Client must be 18 years or older individual to use Services, and by opening an ABC NEO CRYPTO BANK Account, the Client declares that they are 18 years or older.

3.12. The Client commits to ABC NEO CRYPTO BANK that the opening and usage of an ABC NEO CRYPTO BANK Account do not violate any laws applicable to them and take responsibility for that.

3.13. The Client must inform ABC NEO CRYPTO BANK in case of a change in any submitted information and circumstances relevant to the provision of Services by ABC NEO CRYPTO BANK. Such information includes but is not limited to changing the Client's name, residence/location address, company's representative details, company's beneficial owner, their personalities, the nature of the business, place of tax residence and taxpayer's number etc. ABC NEO CRYPTO BANK has the right to suspend its Services to the Client and (or) will not be responsible for the quality of Services if the Client does not notify ABC NEO CRYPTO BANK about the changes noted above.

USE OF ACCOUNT

4.1. The funds held in the Client Account are considered as Electronic Money in accordance with the Law on Electronic Money and Electronic Money Institutions of the USA, Law on Payments of the USA, and other applicable laws. Once the Client transfers or deposits money to the Client Account, the Company Issues Electronic Money at the nominal value of the Client's transfer or deposit. Subsequently, the Company credits the Electronic Money to the Client Account. The Client Account allows holding, sending, receiving, or redeeming Electronic Money at its nominal value.

4.2. All Electronic Money funds of the Client are held in segregated bank account or accounts. The Client shall retain ownership of the funds transferred for the issuance of Electronic Money. Electronic Money is held separately from ABC NEO CRYPTO BANK's own funds and cannot be used by ABC NEO CRYPTO BANK for operational purposes and is unavailable to general creditors in the unlikely event of ABC NEO CRYPTO BANK ceasing to operate or becoming insolvent.



4.3. The Client confirms understanding that ABC NEO CRYPTO BANK Payment Account is not a bank account. By accepting this Agreement, the Client acknowledges that the USA deposit guarantee scheme does not apply to their ABC NEO CRYPTO BANK Account.

4.4. ABC NEO CRYPTO BANK Account, in addition to other functionalities, enables the Client to execute SEPA payments, convert currency, and execute SWIFT payments if such services are available in the Personal Area.

4.5. The currency exchange rates are published in the Personal Area and/or on the Website. The currency is changed based on the currency exchange rates valid at the moment of conversion.

4.6. ABC NEO CRYPTO BANK Services include:

4.6.1. sending bank transfers to other bank accounts or payment service provider's accounts either in the form of SWIFT/SEPA transfers and (or) local bank transfers where applicable and available;

4.6.2. receiving bank transfers to the ABC NEO CRYPTO BANK Account from other banks' or payment service providers' accounts;

4.6.3. exchange of currency in the ABC NEO CRYPTO BANK Account;

4.6.4. money transfers between ABC NEO CRYPTO BANK users;

4.6.5. payment operations using prepaid cards.

4.7. The Client may hold Electronic Money in any currencies which are supported by ABC NEO CRYPTO BANK.

4.8. Before using ABC NEO CRYPTO BANK Account, the Client must be authorized by the Client authenticating using personalized security features.

4.9. The Client Account may be subject to upload, payment, and withdrawal limits, depending on the country of residence of the Client, the verification status of the Account, and other factors used by ABC NEO CRYPTO BANK to determine such limits from time to time at our sole discretion.

4.10. It is strictly prohibited to use the Client Account for funds obtained as a result of criminal activity or use the Services/Account for any illegal purposes, including but not limited to fraud, money laundering, and/or terrorist financing. In such cases, ABC NEO CRYPTO BANK will report any suspicious activity to the relevant competent authority immediately.

4.11. All transactions of the Client (including the current balance, money that has been uploaded, received, sent, withdrawn, or exchanged) are recorded in the operation history section in the Personal Area. The Client may access this information after logging in to the Personal Area.

4.12. The Client agrees and accepts all the risks associated with maintaining balances in multiple currencies, including any risks associated with fluctuations in the relevant exchange rates over time. The Client undertakes not to use ABC NEO CRYPTO BANK Services for speculative trading.

4.13. The Client undertakes to always have a zero or positive Balance in their ABC NEO CRYPTO BANK Account. If the Client's ABC NEO CRYPTO BANK Account goes into a negative balance as a result of a chargeback, reversal of a transaction, deduction of fees, or any other action carried out by the Client, the Client undertakes to repay the negative balance immediately without any notice from ABC NEO CRYPTO BANK. ABC NEO CRYPTO BANK may take reasonable actions to recover the negative balance from the Client, for example, ABC NEO CRYPTO BANK may use a debt collection service (lawyers, etc.) or take further legal actions and charge the Client for any costs ABC NEO CRYPTO BANK may incur as a result of additional collection efforts. The Client agrees to fully pay such costs to ABC NEO CRYPTO BANK.

4.14. If the Client delays in covering the negative balance amount due hereunder, the Client shall pay ABC NEO CRYPTO BANK a default interest at the rate of 0.05 percent of the past-due amount for each day of delay. The Client agrees and confirms that ABC NEO CRYPTO BANK is entitled to refund the negative balance in the Client's ABC NEO CRYPTO BANK Account and deduct the default interest from any funds in the ABC NEO CRYPTO BANK Account without the special consent of the Client.

TOPPING UP THE ACCOUNT

5.1. To upload money to the ABC NEO CRYPTO BANK Account, the Client needs to log in to the Personal Area and follow the steps as they appear on the screen.



5.2. If ABC NEO CRYPTO BANK has reasonable doubts regarding the legality or origin of the money, ABC NEO CRYPTO BANK may request the Client to provide justification for the money and refuse to upload money until ABC NEO CRYPTO BANK is convinced of the legality of the origin of the money. The Client must provide any such information requested by ABC NEO CRYPTO BANK within 3 (three) Business Days. If the Client fails to reply, ABC NEO CRYPTO BANK may refuse any Payment Operation used to top up the Account and/or notify appropriate institutions.

5.3. The Client can receive money to their ABC NEO CRYPTO BANK Account from other ABC NEO CRYPTO BANK users (Clients) and other banks or payment service providers.

5.4. The Client agrees that ABC NEO CRYPTO BANK has the right to unilaterally replenish or change the method for topping up the ABC NEO CRYPTO BANK Account, as well as to impose additional authorization measures for topping up the Client Account.

5.5. The Client understands that they are responsible for the accuracy and completeness of the payment details entered for the purpose of topping up the ABC NEO CRYPTO BANK Account and agrees that ABC NEO CRYPTO BANK will not be held liable for any losses the Client may incur as a result of inaccurate payment information.

5.6. The Client understands and accepts that ABC NEO CRYPTO BANK is not responsible for the money that the Client has uploaded until ABC NEO CRYPTO BANK has received it in ABC NEO CRYPTO BANK clients' funds bank account.

5.7. The Client understands and accepts that the Client's bank or payment services provider may apply fees for executing a transfer to ABC NEO CRYPTO BANK clients' funds bank account.

5.8. The Client understands and accepts that ABC NEO CRYPTO BANK will not be responsible for the term within which the funds will be credited to ABC NEO CRYPTO BANK clients' funds bank account.

5.9. If the Client wants to top up the ABC NEO CRYPTO BANK Prepaid Card, ABC NEO CRYPTO BANK will credit the money to the Client's Prepaid Card as soon as possible, subject to its right of reversal. This means if the actual amount the Client intended to top up does not reach ABC NEO CRYPTO BANK within a reasonable time, ABC NEO CRYPTO BANK may deduct such amount from the Client's ABC NEO CRYPTO BANK Account. If the Client does not have enough funds in the ABC NEO CRYPTO BANK Account for this purpose, ABC NEO CRYPTO BANK can demand repayment from the Client using other methods. More detailed terms for using and topping up the ABC NEO CRYPTO BANK Prepaid Card will be specified in a separate agreement before ordering the ABC NEO CRYPTO BANK Prepaid Card.

PAYMENTS FROM THE ACCOUNT

6.1. To perform any payment, the Client must follow the instructions on the ABC NEO CRYPTO BANK Website, and for the execution of a payment, the Client must log in to the Personal Area. The Client may contact Customer Support to change the payment limits.

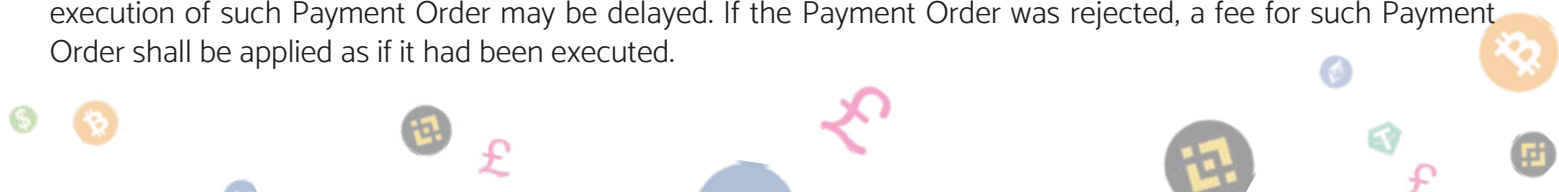
6.2. The Client agrees that a Payment Order cannot be canceled once the funds have been converted into the requested currency.

6.3. In the event when a Payment Order is initiated by the Client, it cannot be canceled once such Payment Order is executed.

6.4. To set up an internal Payment Order via the Client Account, the Client must provide certain information to ABC NEO CRYPTO BANK, including the payment amount, beneficiary's name, beneficiary's account details, amount to be transferred, payment details (description of the payment), and/or other required information.

6.5. To set up a Payment Order via the Client Account, the Client must provide certain information to ABC NEO CRYPTO BANK, including the payment amount, beneficiary name, beneficiary's account details (e.g., IBAN), beneficiary country and address, beneficiary bank details (e.g., SWIFT, bank name, etc.), payment details (description of the payment), and/or other required information in the Personal Area.

6.6. The Client must ensure the provision of true and authentic information, data, and/or documents in relation to the Payment Order. If these details are incorrect, ABC NEO CRYPTO BANK may not execute/may reject or the execution of such Payment Order may be delayed. If the Payment Order was rejected, a fee for such Payment Order shall be applied as if it had been executed.



6.7. The Client must ensure that the information they provide when setting up a Payment Order is accurate. If ABC NEO CRYPTO BANK had processed the Payment Order in accordance with the information the Client had provided, it will be considered correctly completed even if the Client had made a mistake.

6.8. In case the Payment Order has been filled incorrectly, the Payment Operation is not executed unless ABC NEO CRYPTO BANK, at its own initiative in exceptional cases, corrects the Payment Order or has sufficient information to determine the correctness of the information to execute the Payment Order under a regular procedure.

6.9. If a Payment Order made by the Client is received by ABC NEO CRYPTO BANK after 5 pm on a Business Day or not on a Business Day, the Payment Order will be deemed received on the following Business Day.

6.10. Each Payment Order is given a unique number and is shown in the operation history in the Client Account.

6.11. ABC NEO CRYPTO BANK will only process the Client's Payment Order if ABC NEO CRYPTO BANK holds or has received enough cleared funds in the Client's ABC NEO CRYPTO BANK Account. The Client is responsible for funding the Payment Order in a timely manner.

6.12. Payment transfers to another ABC NEO CRYPTO BANK Account shall be executed instantly. Payment transfers to other Lithuanian or EU Member State bank accounts shall be executed on the same business day if the Payment Order is made until 12 pm (noon) and on the next business day if it is made after 12 pm (noon). The term of payment transfer execution may be extended up to 4 (four) business days if the Payment Order is made in currencies of non-euro area Member States.

6.13. The Payment Order made by the Client may not be executed, or execution may be delayed if ABC NEO CRYPTO BANK (i) has reasonable doubts if the Payment Order was submitted by the Client or (ii) has reasonable doubts regarding the legality or content of the Payment Order.

6.14. The Client agrees that ABC NEO CRYPTO BANK shall be entitled to request the Client to provide additional information (in any form) or perform certain actions to clear any doubts in relation to the Payment Order, also to require proof of the origin of the Client's funds, income, and/or wealth. The Client represents and warrants that in such an event, ABC NEO CRYPTO BANK shall not be held liable if the Client suffers any damages in relation to a delayed or declined Payment Order.

6.15. If any additional actions are required in relation to the Payment Order, the Client shall be informed about such required additional actions by a message in the Personal Area and/or an email at the address that had been registered for the purpose of opening the ABC NEO CRYPTO BANK Account.

6.16. ABC NEO CRYPTO BANK will use reasonable efforts to ensure funds arrive at the Payee's account within the notified timeframe. The Client understands that ABC NEO CRYPTO BANK does not have any control over the time it may take for the Payee's bank or payment service provider to credit and make funds available to the Payee.

6.17. The Client agrees that ABC NEO CRYPTO BANK may change the terms and/or methods of Payment Orders in accordance with technical reasons and/or payment services provider requirements and/or legal requirements.

6.18. Payment Orders before the execution must be authorized by the Client authenticating the Payment Order.

6.19. In order to authorize the Payment Order, the Client shall use their personalized security features following the instructions provided by ABC NEO CRYPTO BANK on its Website. If the Client fails to follow such instructions, the Client shall be responsible for any and all damages in relation thereto.

6.20. If ABC NEO CRYPTO BANK is unable to complete the Payment Order, ABC NEO CRYPTO BANK may inform the Client and/or, if possible, ABC NEO CRYPTO BANK may specify the reasons for the refusal and an explanation of how to correct any factual errors. However, ABC NEO CRYPTO BANK is not required to notify the Client if such notification would be unlawful or need a specific investigation by appropriate authorities.

6.21. The Client affirms the understanding that ABC NEO CRYPTO BANK shall be entitled to suspend the execution of the Client's Payment Order if it is required under the applicable law or because of other reasons unrelated to ABC NEO CRYPTO BANK. If that happens, the Client shall not be able to place Payment Orders, and placed Payment Orders shall not be executed.

6.22. The Client must immediately inform ABC NEO CRYPTO BANK if their Client Account has been credited with funds that do not belong to the Client, and:



6.22.1. do not use such funds in any way;

6.22.2. if such funds had been used by the Client and there are not enough funds in the Client Account, the Client must not later than within 7 (seven) calendar days, credit the respective amount of funds to their Client Account;

6.22.3. in all cases, the Client undertakes to return such funds and reimburse any and all costs and/or damages suffered by ABC NEO CRYPTO BANK regarding the reclaim of such funds.

The Client hereby irrevocably consents that (i) such erroneous funds may be deducted from the Client Account without the Client's consent; (ii) until the Client fulfills the foregoing obligation, ABC NEO CRYPTO BANK shall be entitled to freeze the remaining amount of funds in the Client Account and suspend the execution of the Client's Payment Orders; (iii) if the Client does not credit their Client Account with the respective amount of funds within 7 (seven) calendar days, ABC NEO CRYPTO BANK shall be entitled to retract such funds in accordance with the applicable law.

RECEIVING MONEY

7.1. The Client can receive funds into their Client Account from other ABC NEO CRYPTO BANK Clients, other banks, and payment service providers. All funds received into the Client Account will be recorded in the operation history section of the Personal Area.

7.2. If the Client must pay for the receipt of money according to the Payer's order, ABC NEO CRYPTO BANK is entitled to deduct such an amount from the Client's Account. If there is a shortage of funds in the Client Account, ABC NEO CRYPTO BANK may (but is not required to) credit the required amount and cover the credited funds first from the Client's Account or may refuse to accept such payment.

7.3. The Client agrees that if ABC NEO CRYPTO BANK has reasonable doubts regarding the legality or origin of the received funds, ABC NEO CRYPTO BANK may freeze the received funds and demand to provide data substantiating the legality of the receipt of funds.

WITHDRAWING FROM THE ABC NEO CRYPTO BANK ACCOUNT

8.1. The Client may at any time request to withdraw Electronic Money held in their ABC NEO CRYPTO BANK Account using different methods.

8.2. The Client can transfer the appropriate amount of Electronic Money from the Client Account to their bank or other payment service provider account and withdraw cash according to the terms and fees of the respective bank/payment service provider. In such an event, for Electronic Money transfer, the Payment Order terms are applicable.

8.3. The Client can use the ABC NEO CRYPTO BANK Prepaid Card to withdraw cash from an ATM. In such an event, the Client must top up the physical ABC NEO CRYPTO BANK Prepaid Card with the appropriate amount of Electronic Money. In doing so, ABC NEO CRYPTO BANK will redeem Electronic Money in the Client's Account, and the Client will be provided with the equivalent amount of cash. The Client will need to follow the instructions on the ATM machine to withdraw cash.

8.4. The terms and fees for withdrawing money from an ATM using the physical ABC NEO CRYPTO BANK Prepaid Card will be subject to a separate agreement.

8.5. Withdrawal methods are part of the ABC NEO CRYPTO BANK Services, which are services provided by third parties, e.g., partner banks, payment systems, crypto-exchangers, crypto-exchanges. Commissions are charged according to the recipient's country and the terms and conditions of the third-party service providers. ABC NEO CRYPTO BANK acts as a service provider for withdrawal purposes and provides security for receiving funds for withdrawal transactions. The bank also serves most countries in the world (lists are updated every quarter).

8.6. When setting up a withdrawal request, the Client must ensure that the information they provide is correct and complete. ABC NEO CRYPTO BANK will not be responsible for money sent to the wrong recipient or the wrong amount as a result of incorrect information provided by the Client.

8.7. ABC NEO CRYPTO BANK is responsible for the loss of funds when receiving a transfer to an ABC NEO CRYPTO BANK prepaid card or to the Client's bank.



8.8. The Client agrees that their ABC NEO CRYPTO BANK Account is subject to withdrawal limits. If the Client's withdrawal request exceeds the current limit, ABC NEO CRYPTO BANK may decline such request and require the Client to provide additional documents so that ABC NEO CRYPTO BANK can carry out additional checks before allowing the money to be withdrawn.

FEES

9.1 By concluding the Agreement, the Client undertakes to pay for the ABC NEO CRYPTO BANK Services provided on the basis of this Agreement.

9.2 The Client pays the fees billed for the maintenance of the Client's account within 30 (thirty) calendar days based on the selected Payment Plan. The fee for the transfer of Payment Orders and other fees for the relevant Services and Fees.

The terms and conditions of the Services applicable to the Customer are listed here:

Exchanges. (within twenty-four (24) hours)

Transfers between own accounts. (Between one (1) and five (5) calendar days)

Transfers to partner banks. (one (1) to three (3) calendar days)

Withdrawal of funds to accounts of non-partner banks (one (1) to thirty (30) calendar days)

Commission on withdrawal and deposit of funds, cryptocurrencies. (from one (1) to seven (7) calendar days)

9.2.1 When transferring money to non- ABC NEO CRYPTO BANK partner banks, only the full amount can be transferred. Fees for transfers to non-partner banks are based on the current market interest rate for servicing transfers outside of the United States. The interest rate ranges from 0.1 (zero point one-tenth) to 5 (five).

9.2.2 The commission for the transfer is charged in excess of the default amount according to what is confirmed by the active item in the security section of the ACTIVE CHECKPOINT. And also, the commission can be deducted from the amount at the request of the client, for this, it is necessary to confirm by removing the ACTIVE CHECKPOINT in the security section. Data on the transfer will be sent to the client by e-mail.

9.2.3 The transfer will be received by the client within 24 hours from the moment of repayment of the debt.

9.2.4 If the transaction is canceled at the client's request (account number error, hacker attack, identity theft, unauthorized access to the bank's personal account), a fee of 50% of the fee paid by the client in the original requested transaction will be charged in accordance with the terms of use. ABC NEO CRYPTO BANK undertakes to reimburse the original transaction costs if the client initiated a CANCELLATION (chargeback) of 100% to the client's ABC NEO CRYPTO BANK account, if the application is accepted and approved by ABC NEO CRYPTO BANK.

9.2.5 ABC NEO CRYPTO BANK reserves the right to delete accounts with a negative balance that persists for more than 30 days. Further services to the client will be denied.

9.2.6 When making a transfer, the client confirms that the money was received legally and undertakes to document this. In case of questions from regulatory, tax, or other authorities in the recipient bank's country, the client is obliged to provide ABC NEO CRYPTO BANK with documents confirming the origin of the money. ABC NEO CRYPTO BANK undertakes to notify the client and provide assistance and assistance in the event of such a situation.

9.2.7 Fees and commissions arising from transactions (deposit, withdrawal) on the account can be paid by the client using any available method that corresponds to the format of the account and was initially set in the bank's Client's Profile. Fees under clause 9.2.1 are paid by the client when receiving a transfer; under this clause ABC NEO CRYPTO BANK, in accordance with tariffing provided by third parties, for example: partner bank, payment system, crypto-exchangers, crypto-exchanges



9.3. By executing the Agreement, the Client confirms that they had read in detail and became familiar with the applicable Fees above and respective terms of them, the Client agrees with that.

9.4. The Client agrees and confirms that ABC NEO CRYPTO BANK shall be entitled to unilaterally change the applicable Fees for the Services with a written notice or notice on another durable media at least 10 (ten) calendar days prior to the effective date of the amendments.

9.5. Maintenance Fee for Payment Plan shall be calculated for each 30 (thirty) calendar days, deducted from ABC NEO CRYPTO BANK Account and shall not be refundable. The Client shall be entitled to change the Payment Plan anytime by following the instructions on the Website and/or in the App.

9.6. The Client agrees:

9.6.1. that if there are not enough funds in the Client Account for the Fee of Payment Plan and/or for the other recurring Fees, ABC NEO CRYPTO BANK may suspend the provision of Services until enough funds are credited to Client Account to pay overdue Fees. The Client is personally liable for any resulting damage and agrees to pay ABC NEO CRYPTO BANK 0.05 percent interest on each day of delay from the unpaid Fees. ABC NEO CRYPTO BANK will first deduct the Client's arrears for recurring Fees and interest directly from the Client's Account when enough funds are available.

9.6.2. that ABC NEO CRYPTO BANK will not execute the Payment Order placed by the Client if there are insufficient funds in the Client Account for such transaction Fees.

9.6.3. that if for whatever reason ABC NEO CRYPTO BANK has not deducted Fees and other sums owed to it from the Client's Account, ABC NEO CRYPTO BANK may do so at any time in the future.

9.7. The Client is responsible for any taxes which may be applicable to payments the Client makes or receives, and it is the responsibility of the Client to collect, report and pay the correct tax to the appropriate tax authority.

9.8. Withdrawal of funds from the account when working with cryptocurrencies is not limited. Withdrawal of funds from the account when working in fiat currencies is available from the amount of \$ 10,000.00 (ten thousand U.S. dollars 00 cents).

SECURITY AND AUTHORIZATION

10.1. The Client must always keep the username and password for logging in to Personal Area safe and never disclose it to third parties.

10.2. It is recommended for the Client to keep Personal Area safe by following the recommendations below:

10.2.1. Change the password regularly and ensure that it is not reused across other online accounts;

10.2.2. Close the App every time the Client is not using it;

10.2.3. Sign out from Personal Area after finishing using it;

10.2.4. Complete all verification methods while logging into the System;

10.2.5. Do not let anyone access Personal Area or watch the Client accessing it;

10.2.6. Do not use any functionality that allows login details or passwords to be stored by the computer/mobile or browser the Client is using or to be cached or otherwise recorded;

10.2.7. Keep the email account related to the Client Account secure. The Client may reset the Personal Area password using the email address. The Client must immediately inform Customer Support if the email address becomes compromised;

10.2.8. Contact Customer Support if anyone asks for the Personal Area password.

10.3. If the Client suspects that the Client Account or other personalized security features are being lost, used without their authorization, stolen, or otherwise compromised, the Client must contact Customer Support immediately, change the password of Personal Area, and block the ABC CRYPTO NEO BANK Prepaid Card. Any undue delays in notifying ABC CRYPTO NEO BANK may affect the security of the Client Account and result in the Client being responsible for financial losses.

10.4. ABC CRYPTO NEO BANK shall retain the right to restrict access to the Client Account temporarily or permanently if it is required for security reasons. The Client may be informed of such restricting.



10.5. For security reasons, the Client has no right to authorize third parties to access their Personal Area, to initiate payments from the Client's Account, and/or use the Client's Prepaid Card.

10.6. If the Client has lost funds in the Account due to a payment that the Client did not authorize or due to fraud, the Client must inform immediately (not later than one calendar day) when the Client noticed that. ABC CRYPTO NEO BANK will use its best efforts to suspend the payment and/or return the funds to the Client Account. ABC CRYPTO NEO BANK shall not be liable for any loss of the Client's funds if it was a result of fraud.

10.7. If ABC CRYPTO NEO BANK is aware of security breaches, ABC CRYPTO NEO BANK will contact the Client within the shortest possible time, complying with specific security and regulatory requirements.

10.8. If the Client does not follow the instructions of security and authorization indicated in the Agreement, the Client shall be responsible for any and all lost funds and damages in relation to that.

CLOSING ABC CRYPTO NEO BANK ACCOUNT

11.1. The Client shall not pay any Fee upon termination of this Agreement, unless less than 6 months have elapsed from the date of entry into force of this Agreement. If the Client wants to close the Client Account earlier than 6 months of using Services, the Client must pay applicable Fee as stated in the list of Fees on the Website.

11.2. The Client may close ABC CRYPTO NEO BANK Account at any time by contacting ABC CRYPTO NEO BANK Customer Support and after paying closure Fee if applicable as stated in 11.1 of this Agreement. The Client must make sure to have all their money withdrawn from the Client Account and ABC CRYPTO NEO BANK Prepaid Card before sending a request to ABC CRYPTO NEO BANK to close an Account. More details about closing Account could be found on the Website.

11.3. At the time of closure, if the Client still has money in the Client Account or in the Prepaid Card, the request to close the Account will be declined and the Client will have to contact Customer Support again once funds have been withdrawn. If the Client receives a confirmation about Account closure, the Client will no longer have access to the Personal Area, Client Account, and any card that the Client owned related to the ABC CRYPTO NEO BANK Account will be blocked.

11.4. The Client has no right to close the Client Account to avoid the investigation of fraud, money laundering, indebtedness, and the like. If the Client attempts to close the Client Account during such an investigation, ABC CRYPTO NEO BANK may hold the Client's funds and Client Account data until the investigation is fully completed in order to protect the Client, ABC CRYPTO NEO BANK, or/and third party's interest.

11.5. Before closing the Client Account, ABC CRYPTO NEO BANK shall be entitled to deduct from the Client's Account amount payable by the Client to ABC CRYPTO NEO BANK, any and all outstanding fees, penalties, damages, losses, and other amounts that ABC CRYPTO NEO BANK has suffered or paid to third parties due to the Client's fault.

11.6. The Client will continue to be responsible for all obligations related to the ABC CRYPTO NEO BANK Account even after it is closed.

PERSONAL DATA AND CONFIDENTIALITY

12.1. The Client agrees that ABC CRYPTO NEO BANK will use and process natural persons Personal Data held and provided by the Client or third parties to execute the present Agreement, debt management, quality of Services, and other purposes, including those specified in the Privacy Policy.

12.2. The Client agrees to read the ABC CRYPTO NEO BANK Privacy Policy before signing this Agreement. By signing this Agreement, the Client confirms that they have become familiar with the ABC CRYPTO NEO BANK Privacy Policy. The Privacy Policy can be found on the Website at any time.

12.3. ABC CRYPTO NEO BANK will comply with the terms of the Privacy Policy and the General Data Protection Regulation (USA) 2016/679 while executing this Agreement. ABC CRYPTO NEO BANK guarantees the security of Personal Data received while executing this Agreement.

12.4. The Client agrees that ABC CRYPTO NEO BANK shall transfer Client's representatives and/or shareholders (natural person) Personal Data to partners (data processors), payment service providers, and other third parties for the purpose of exercising ABC CRYPTO NEO BANK's and/or Client rights and obligations under this Agreement. The Client confirms that they have the right to give such consent to ABC CRYPTO NEO BANK.



12.5. Each of Parties agrees not to disclose the existence or contents of this Agreement to any third party without the prior written consent of the other Party except: (i) to its advisors, attorneys, or auditors who have a legal need to know such information, (ii) as required by law or court order (e.g. law enforcement institutions, state authorities, financial institutions, etc.).

12.6. The Client agrees that ABC CRYPTO NEO BANK is entitled to record telephone conversations with the Client representatives in accordance with the law. Any data transferred via email, post, and other telecommunication instruments may be deemed evidence when settling disputes between the Parties.

INTELLECTUAL PROPERTY RIGHTS

13.1. While using Services, the Client may use the ABC CRYPTO NEO BANK Materials only for business use and solely as necessary in relation to those Services.

13.2. "ABC CRYPTO NEO BANK Materials" include any software (including without limitation the App, developer tools, sample source code, and code libraries), data, materials, content, and printed and electronic documentation (including any specifications and integration guides) developed and provided by ABC CRYPTO NEO BANK or ABC CRYPTO NEO BANK affiliates to the Client or available for download from the Website.

13.3. The Client using ABC CRYPTO NEO BANK Services is prohibited from: (i) transferring, sublicensing, loaning, selling, assigning, leasing, renting, distributing, or granting rights in the Service or the ABC CRYPTO NEO BANK Materials to any person or entity; (ii) removing, obscuring, or altering any notice of any of ABC CRYPTO NEO BANK trademarks or other "intellectual property" appearing on or contained within the Services or on any ABC CRYPTO NEO BANK Materials; (iii) modifying, copying, tampering with, or otherwise creating derivative works of any software included in the ABC CRYPTO NEO BANK Materials; (iv) reverse engineering, disassembling, or decompiling the ABC CRYPTO NEO BANK Materials or the Services or applying any other process or procedure to derive the source code of any software included in the ABC CRYPTO NEO BANK Materials or as part of the Services; (v) violating the rights of ABC CRYPTO NEO BANK and third parties to trademarks, copyrights, commercial secrets, and other intellectual property rights in any other way.

OTHER RIGHTS AND OBLIGATIONS

14.1. Client Responsibilities:

14.1.1. The Client using ABC CRYPTO NEO BANK Services commits to adhere to the terms of the Agreement, relevant legislation, and legal acts.

14.1.2. The Client agrees to provide accurate and complete information and data, in any material form, as requested by ABC CRYPTO NEO BANK for the purpose of providing Services under the Agreement.

14.1.3. The Client undertakes to make timely payments for the Services.

14.1.4. The Client shall refrain from taking any deliberate actions that could disrupt the provision of ABC CRYPTO NEO BANK Services to the Client or third parties, or hinder the proper functioning of the System.

14.1.5. The Client shall not utilize ABC CRYPTO NEO BANK Services for activities that could potentially harm the business reputation, image, and brand of ABC CRYPTO NEO BANK.

14.1.6. The Client shall avoid accessing their Client Account and Services using anonymous IP addresses (e.g., via proxy servers).

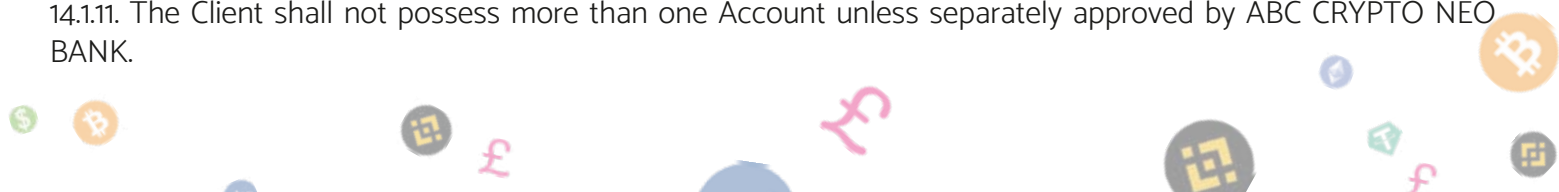
14.1.7. The Client shall not employ their Client Account and Services for any illegal activities (e.g., illegal trading of stocks, unlicensed lotteries, etc.) and shall refrain from providing services that are prohibited by the law or contradict public order and moral principles.

14.1.8. The Client shall not use their ABC CRYPTO NEO BANK Account and Services for electronic currency trading systems.

14.1.9. The Client shall not use their ABC CRYPTO NEO BANK Account and Services for the benefit of a third party.

14.1.10. The Client shall not delegate their rights and obligations under the Agreement to others.

14.1.11. The Client shall not possess more than one Account unless separately approved by ABC CRYPTO NEO BANK.



14.1.12. The Client shall refrain from executing or receiving transfers of funds acquired through illegal means if the Client has any doubt about their legitimacy.

14.1.13. The Client shall avoid engaging in any unlawful or unauthorized use of the ABC CRYPTO NEO BANK System, other software, or applications.

14.1.14. The Client shall fulfill all other contractual obligations and act in good faith.

14.2. ABC CRYPTO NEO BANK's Entitlements:

14.2.1. Deduct any applicable fees from the Client's Account in accordance with the terms and conditions of the Agreement.

14.2.2. Assign contractual rights of ABC CRYPTO NEO BANK without the Client's separate consent.

14.2.3. Suspend the use of the Client's Account and/or other rights specified in the Agreement or by law.

14.2.4. Request information, data, and/or documents from the Client and/or third parties for the purpose of fulfilling the Agreement.

14.2.5. Unilaterally amend the conditions of the Agreement.

14.2.6. Impose transaction limits at ABC CRYPTO NEO BANK's sole discretion based on undisclosed criteria.

14.2.7. Engage third-party service providers to offer Services to the Client, including executing the Client's Payment Orders.

14.2.8. Exercise other rights as stipulated in the Agreement and applicable laws.

AMENDMENTS OF THE AGREEMENT

15.1. The Client acknowledges that ABC CRYPTO NEO BANK has the right to unilaterally amend the conditions of the Agreement.

15.2. ABC CRYPTO NEO BANK will notify the Client of any amendments through written notices or notifications on another durable medium (e.g. registered email, Personal Area) at least 60 (sixty) calendar days before the proposed changes take effect.

15.3. If the Client disagrees with any amendments, they may terminate the Agreement by sending an email to Customer Support before the notice period expires. Failure to object to the amendments within the notice period implies acceptance of the changes from the first day after the notice term ends.

15.4. Any amendments and supplements will be considered integral parts of the Agreement and will carry the same legal weight as the original Agreement.

SERVICES SUSPENSION AND TERMINATION OF THE AGREEMENT

16.1. The Client has the right to terminate the Agreement by providing a written termination notice via email at least 20 (twenty) calendar days in advance. ABC CRYPTO NEO BANK reserves the right to terminate the Agreement by sending a written termination notice via email at least 60 (sixty) calendar days in advance.

16.2. ABC CRYPTO NEO BANK holds the right to terminate the Agreement by providing a written termination notice through email with a minimum of 30 (thirty) calendar days' advance notice if:

16.2.1. The Client presents an excessively high risk of engaging in illegal or unlawful activities, money laundering, and/or terrorist financing.

16.2.2. Bankruptcy proceedings are initiated against the Client at any stage and/or if there exist reasonable doubts regarding the Client's financial stability.

16.2.3. The Client fails to submit necessary information required by ABC CRYPTO NEO BANK.

16.2.4. The Client's activities or actions could potentially harm ABC CRYPTO NEO BANK or third parties, including damage to business reputation, image, or brand.

16.2.5. The Client has materially breached the Agreement (e.g. failure to make timely payments for services) or the breach is continuous.

16.3. In case the Client terminates the Agreement, any issued electronic funds will be returned to the Client following the "Closing Account" procedures.



16.4. Termination of the Agreement does not release the Parties from fulfilling the obligations that were in effect between the Parties before the termination.

16.5. ABC CRYPTO NEO BANK reserves the right to suspend Services or suspend the Client's Account under the following circumstances:

16.5.1. The Client violates the terms outlined in this Agreement or the relevant documents specified within the Agreement, and the suspension is in compliance with legal provisions.

16.5.2. The Client's activities or actions could potentially damage the business reputation, image, or brand of ABC CRYPTO NEO BANK.

16.5.3. The Client fails to complete the necessary identification procedures or provide essential information as requested by ABC CRYPTO NEO BANK.

16.5.4. ABC CRYPTO NEO BANK reasonably suspects fraudulent activities, theft, System or Account hacking, security breaches (e.g. unauthorized access), or other unlawful acts that could harm ABC CRYPTO NEO BANK, the Client, or third parties.

16.5.5. If the System requires upgrades or for other technical reasons.

16.5.6. Other cases outlined in the Agreement and the applicable law.

16.6. ABC CRYPTO NEO BANK will promptly provide notice of any suspension or restriction and the underlying reasons for such actions, either before or immediately after the suspension or restriction is enacted.

16.7. ABC CRYPTO NEO BANK will promptly remove the suspension and/or restriction as soon as the grounds for such actions cease to exist.

17. LIABILITY

17.1. ABC CRYPTO NEO BANK holds liability for direct losses and damages incurred by the Client solely resulting from the fault or unlawful conduct of ABC CRYPTO NEO BANK or as required by law.

17.2. ABC CRYPTO NEO BANK shall not be held liable for any loss, damage, or delay incurred by the Client or any third party due to factors not attributed to ABC CRYPTO NEO BANK, improper actions, or omissions.

17.3. ABC CRYPTO NEO BANK bears no liability for technological attacks. ABC CRYPTO NEO BANK is not accountable for any loss or damage arising from viruses, technological attacks, or harmful materials that may affect the Client's computer equipment, software, data, or other proprietary materials related to the utilization of ABC CRYPTO NEO BANK's Services.

17.4. ABC CRYPTO NEO BANK cannot be held liable for errors, late or missed transactions originating from banks, payment service providers, payment systems, and other third parties beyond the control of ABC CRYPTO NEO BANK.

17.5. ABC CRYPTO NEO BANK does not have control over external websites linked to or from the ABC CRYPTO NEO BANK Website, and as such, ABC CRYPTO NEO BANK assumes no responsibility for their content or any losses or damages arising from the Client's use of such websites.

17.6. ABC CRYPTO NEO BANK bears no liability for damages stemming from any suspension and/or restriction of Services and/or the Account as stipulated in this Agreement.

17.7. ABC CRYPTO NEO BANK shall not be held responsible if, due to reasonable causes such as technical issues, ABC CRYPTO NEO BANK Services are temporarily unavailable at any time or for any duration.

17.8. The limitations on ABC CRYPTO NEO BANK's liability shall not be applicable if such limitations are prohibited by the prevailing applicable law.

17.9. The Client is accountable for any direct or indirect damages and losses incurred by ABC CRYPTO NEO BANK due to a breach of the Agreement or legal requirements.

17.10. The Client shall be responsible for any breaches of ABC CRYPTO NEO BANK's System involving viruses, logic bombs, or other malicious or technologically harmful materials.

17.11. The Client may bear all losses arising from unauthorized Payment Orders for amounts up to 50 (fifty) euros, if such losses are incurred due to the use of a lost or stolen or illegal misappropriation of a security details (incl. personalized security features, etc.) of the Client.



18.12. The Client shall be accountable for all losses arising from unauthorized Payment Orders if such losses result from the Client's own misconduct, gross negligence, or willful misconduct while using the Services, and if the Client fails to report the loss, theft, or misappropriation to ABC CRYPTO NEO BANK upon becoming aware of such incidents.

18.13. Should the Client owe any amounts to ABC CRYPTO NEO BANK, ABC CRYPTO NEO BANK is authorized to deduct these amounts from the Client's Balance. If the Balance lacks sufficient funds to cover the Client's liability, ABC CRYPTO NEO BANK reserves the right to collect the outstanding debt from the payments received in the Client Account.

18.14. ABC CRYPTO NEO BANK may also seek recovery of owed amounts through legal avenues, including, but not limited to, employing debt collection agencies, attorneys, and other authorized entities.

USING THE APP

18.1. Under this Agreement, the Client is granted a license to use the ABC CRYPTO NEO BANK App as an end user, provided the App is accessible.

18.2. The use of the App by the Client is subject to this Agreement, as well as any regulations and policies stipulated by the application provider or operator whose platforms are accessible through the App Store and Google Play.

18.3. Periodic updates for the App may be released via the App Store or Google Play.

18.4. The Client may need to download the latest version of the App and/or agree to new or additional terms for App usage to access ABC CRYPTO NEO BANK Services.

18.5. By agreeing to the terms of this Agreement, the Client is granted a non-transferable, non-exclusive, and revocable license to utilize the App solely for personal, non-commercial purposes on their device and the API. ABC CRYPTO NEO BANK retains ownership of the App and reserves all other rights.

18.6. The Client's entitlement to use the App ceases upon the termination of this Agreement, and the Client must promptly uninstall or delete the App from all devices.

COMMUNICATION, COMPLAINTS, AND DISPUTES

19.1. Parties will communicate via email or messages within the Personal Area to facilitate the execution of the Agreement.

19.2. The Client retains the right to access the current version of the Agreement and its Supplements at any time via the ABC CRYPTO NEO BANK Website and/or within their Personal Area. This can also be achieved by contacting Customer Support.

19.3. The Client has the privilege to receive written information concerning the terms of the Agreement and the Services, either on paper or another durable medium.

19.4. The Client is obligated to maintain at least one valid email address within their Personal Area and to regularly check for incoming messages.

19.5. Messages within the Personal Area and/or emails may encompass links to further communication on the Website or details about transaction statuses.

19.6. ABC CRYPTO NEO BANK cannot be held accountable for any losses or damages incurred by the Client due to inaccurately provided contact information (e.g., email, mobile number).

19.7. If ABC CRYPTO NEO BANK has valid concerns regarding the security of the Client Account or if there are suspicions or instances of fraudulent usage, ABC CRYPTO NEO BANK will communicate with the Client through email and/or mobile number.

19.8. In addition to email communication, ABC CRYPTO NEO BANK may also utilize letters or mobile phone contact, when appropriate (via calls or SMS). Communications or notices dispatched by:

19.8.1. SMS and email will be deemed received on the same day if dispatched to the Client's email inbox before 5pm on a Business Day. If sent after 5pm on a Business Day or at any other time, the message will be considered received on the subsequent Business Day.



ABC CRYPTO NEO BANK

19.8.2. Post communications will be considered received within 3 (three) business days following the date of posting within the USA postal system, or within 5 (five) business days for international post.

19.9. In the event that the Client possesses any complaints concerning ABC CRYPTO NEO BANK's Services, the initial step should involve contacting Customer Support via means such as info@abccryptobank.com, Live Chat, or leaving a message within the Personal Area. If the issue remains unresolved to the Client's satisfaction after interaction with the ABC CRYPTO NEO BANK Customer Support team, the Client maintains the right to formalize their complaint by sending an email to support@abccryptobank.com. ABC CRYPTO NEO BANK will acknowledge receipt of the complaint within 48 hours of receiving it, in accordance with ABC CRYPTO NEO BANK's complaint procedure as specified in Clause 19.10 of this Agreement.

19.10. ABC CRYPTO NEO BANK will thoroughly assess and address the Client's written complaint, responding within 14 (fourteen) calendar days of the receipt of the relevant request. Such complaint analysis shall be conducted without any associated fees.

19.11. Should the response provided by ABC CRYPTO NEO BANK to the Client's complaint fail to satisfy the Client or if no response is received, the Client retains the right to address their concerns to the United States Securities and Exchange Commission (SEC), which handles out-of-court disputes between consumers and financial market participants. Alternatively, the Client may choose to pursue other legal remedies.

19.12. The language used in the creation of this Agreement is English. Any documents or communications in languages other than English are provided for the Client's convenience; however, only the English language version of this Agreement holds official validity.

FINAL PROVISIONS

20.1. This Agreement is established between ABC CRYPTO NEO BANK and the Client. It is important to note that ABC CRYPTO NEO BANK is a financial technology company and not a bank. Banking services are provided through Blue Ridge Bank, N.A.; Member FDIC. Advisory services are offered by ABC Advisors, ABC CRYPTO NEO BANK, LLC, a registered SEC Investment Advisor. ABC Technology, Inc. and ABC Advisors, LLC are distinct entities. Given the complexity and potential changes in tax laws, the information provided here is solely for informational purposes and should not be used for tax preparation. ABC Advisors, LLC does not provide tax or legal advice. Individuals are advised to consult their tax and legal advisors regarding their specific circumstances and any potential tax-related matters. Crypto and Lending services are provided through ABC Financial LLC - NMLS ID - 238923707. The ABC Visa® Debit Card is issued by Blue Ridge Bank N.A. under a license from Visa U.S.A. Inc. and can be used wherever Visa debit cards are accepted.

20.2. The Client affirms that they are at least 18 years of age prior to entering into this Agreement.

20.3. This Agreement is formed through the use of remote communication methods. The Client has the right to obtain a copy of this Agreement on a durable medium and can reach out to Customer Support to obtain it.

20.4. The Client acknowledges that this Agreement is not a ABC CRYPTO NEO BANK Prepaid Card agreement.

20.5. This Agreement takes effect and remains valid indefinitely from the moment the Client registers within the System, reviews the terms of this Agreement, and agrees to comply with its provisions. The Agreement is concluded for an indefinite duration.

20.6. Each individual paragraph within this Agreement functions independently. If any court or competent authority determines that any paragraph is unlawful, the remaining paragraphs will remain fully enforceable.

20.8. The Parties mutually agree that the language governing this Agreement is English.

20.9. The Parties affirm their entitlement to execute this Agreement. They have diligently read and comprehended the contents of the text prior to affixing their signatures to the Agreement. They are fully cognizant of the stipulated terms and conditions, as well as their respective contractual obligations, and have willingly entered into this Agreement.

