

Integra Limited

Terms of Service

Please read carefully the Terms and Conditions contained herein, as well as our Privacy Policy and AML/KYC Policy and Risks Disclosure.

1. General Provisions

These Terms are a binding contract between you (further referred to as “User”, “You”, “you” or “Client”) and Integra Limited LLC (further referred to as “Company”, “We”, “we”), and covers all of the offerings, websites, products, services, features, content, applications and other things (collectively, “Services”) we provide to users, as well as describes mutual duties of Parties in regards to the Services.

By accessing or using our Services, you agree that you have read, understood, and accepted all of the terms and conditions contained herein. If you do not agree, you must not access or use the Services.

2. Eligibility Criteria

Before using or accessing our Services, you shall affirm and represent that you:

- are at least 18 years old or of legal age to form a binding contract under applicable law according to your local relevant jurisdiction;
- are an individual with full legal capacity and authority to enter into these Terms;
- have not been previously suspended or banned from using our Services;
- will not use our Services or will immediately cease using those if any applicable law in your country prohibits you at any time from doing so;
- are not a resident of the following countries, where “resident” means a person currently staying in aforementioned countries, regardless of this person’s legal status:
 - Afghanistan
 - American Samoa
 - Bahamas (the)
 - Bermuda
 - Bosnia and Herzegovina

- Burundi
 - Central African Republic (the)
 - Congo (the Democratic Republic of the)
 - Congo (the)
 - Cuba
 - Ethiopia
 - Guam
 - Ghana
 - Guinea
 - Guinea-Bissau
 - Iran (Islamic Republic of)
 - Iraq
 - Japan
 - Korea (the Democratic People's Republic of)
 - Lao People's Democratic Republic (the)
 - Lebanon
 - Libya
 - Mali
 - Pakistan
 - Panama
 - Samoa
 - Somalia
 - South Sudan
 - Sri Lanka
 - Sudan (the)
 - Syrian Arab Republic (the)
 - Tanzania, the United Republic of
 - Trinidad and Tobago
 - Tunisia
 - Uganda
 - United States of America (the)
 - Vanuatu
 - Venezuela (Bolivarian Republic of)
 - Virgin Islands (U.S.)
 - Yemen
 - Zimbabwe
- Are not on any trade or economic sanctions lists, such as the UN Security Council Sanctions list;
 - Are not designated as a “Specially Designated National” by the Office of Foreign Assets Control of the U.S. Treasury Department;
 - Are not placed on the U.S. Commerce Department’s “Denied Persons List”.

3. Description of Services

Platform is a website-hosted UI dashboard located at <https://integra-trading.io> and made available by Integra Limited LLC. The Platform enables you to transfer virtual currencies and interact with other Company's offerings, including access to Platform Rewards.

This Platform is capable of receiving and sending certain virtual currencies, list of which may be updated at any time and is available at the Website. Transactions with virtual currency may involve the use of an underlying infrastructure (decentralized or centralized networks), which is provided and maintained by third party service providers.

We have no control over such networks, therefore, we will make reasonable efforts to ensure that transactions are processed in a timely manner, but we make no representations or warranties regarding the amount of time needed to complete transactions.

We reserve the right to provide different types of Platform Rewards to Users in the form of compliant virtual currency or in any form at our discretion and without prior notice to you.

The Company incurs additional fees for the provision of Services, which are extensively described on the Company's website. We reserve the right to change these fees without prior notice at our sole discretion.

You hereby agree to cover any and all applicable fees for the processing of virtual currency transactions as defined by Integra Limited LLC, which may be subject to changes. You also agree to Changes to the Fees are effective when implemented to the system and will apply prospectively to any transactions that take place on the effective date.

4. User Account

To be able to access and use our Services, you're obliged to register for an Account at our Platform. To register for an Account, User must provide a valid email address, his first and last name, phone number, messaging app id, and a referral code, as well as accept the Terms of Service and Privacy policy. Information provided during registration is used for user verification and can be used for communication purposes, providing product updates etc.

After registration, you will be able to view the details of your account, as determined by Integra Limited LLC, up to a specific period of time determined by our sole discretion. These account details may include information such as:

- your virtual currency account balances (main, rewards, etc);
- executed transactions details;
- unexecuted transactions details;
- deposit and withdrawal information;
- platform rewards and details;
- profile information.

In order to take part in Platform Rewards, you'll need to transfer virtual currency to your account balance. The act of transferring virtual currency to your account balance is not an investment and shall not be construed as such. Transfer of virtual currencies and taking part in Platform Rewards does not grant you any ownership rights or stake in the Company.

You hereby represent and warrant that any information you provide via the Products is accurate and complete. You accept and acknowledge that we are not responsible for any errors or omissions that you personally make in connection with any transactions initiated via the Products. We strongly encourage you to review your personal info and all transaction details carefully before attempting to use the Services.

5. Identity Verification

In order to start or continue provision of Services, Company shall perform Client's identity verification according to the procedures detailed in these Terms. After registration, Client should complete KYC procedure:

- Provide the Company with a scanned copy or a high quality photo of his/her identification document (passport, ID card or driver's license) and a proof of address.
- When submitting identification documents, such as a passport, ID card or driving license, the expiration date should be at least 1 month from the date of submission.
- Documents that can be used as proof of address: household utility bill (gas, electricity, water or fixed line telephone), landline bill, bank statement, building society or credit card statement. Documents submitted as proof of address should be no older than 3 months from the date of submission and must include Client's actual name and current address.

- If the Company suspects that submitted documents are misleading in any way, we shall not accept such documents as valid and shall not be obliged to provide Client with information regarding Company's checkup. If any submitted documents or verification results provide a negative or uncertain conclusion or Company suspects that Client is not of legal age, The Company may decide, at its sole discretion, to terminate Client's account and this Agreement.
- If data submitted by the Client differs significantly from provided in identification documents, verification requests should be declined.
- Company has the right to save KYC procedure data in Company's system for future use and verification.

6. Usage Guidance

As a condition to accessing or using the Services, you shall:

- only use the Services for lawful purposes and in accordance with these Terms;
- ensure that, at all times, all information that you provide to the Company is current, complete and accurate; and maintain the security and confidentiality of your login credentials.
- be responsible for payment of all applicable fees & taxes, if any, to which the Services might be subject and any and all other taxes which may apply to you.

When accessing or using the Services, you agree that you shall not perform any actions in a manner that:

- Breaches the Terms;
- Infringes on or violates any copyright, trademark, service mark, patent, right of publicity, right of privacy, or other proprietary or intellectual property rights under the law;
- Seeks to interfere with or compromise the integrity, security, or proper functioning of any computer, server, network, personal device, or other information technology system, including, but not limited to, the deployment of viruses and denial of service attacks;
- Attempts, in any manner, to obtain access to accounts and information of any other users, including their password, login and other credentials;
- Decompiles, reverse engineers, or otherwise attempt to obtain the source code or underlying ideas or information of or relating to the Services;

- Seeks to defraud us or any other person or entity, including, but not limited to, providing any false, inaccurate, or misleading information in order to unlawfully obtain the property of another;
- Violates any applicable law, rule, or regulation concerning the integrity of trading markets, including, but not limited to, the manipulative tactics commonly known as spoofing and wash trading;
- Disguises or interferes in any way with the IP address of the computer you are using to access or use the Interface or that otherwise prevents us from correctly identifying the IP address of the computer you are using to access the Interface;
- Transmits, exchanges, or is otherwise supported by the direct or indirect proceeds of criminal or fraudulent activity;
- Contributes to or facilitates any of the foregoing activities.

7. Your Representations & Warranties

You hereby represent and warrant that you

- have the knowledge, experience, understanding, professional advice and information to make your own evaluation of the merits, risks and applicable compliance requirements under Applicable Law of engaging in Services;
- know, understand and accept the risks associated with virtual currencies; and
- accept the risks associated with using, transferring and trading virtual currencies and are responsible for conducting your own independent analysis of the risks specific to any virtual currency.

You hereby assume, and agree that Integra Limited LLC will have no responsibility or liability for, such risks. You hereby irrevocably waive, release and discharge all claims, whether known or unknown to you, against the Company, its affiliates and their respective shareholders, members, directors, officers, employees, agents and representatives related to any of the risks set forth herein.

8. Communications

By accepting these Terms, you agree to receive communication letters from Integra Limited LLC. Any and all communications from Integra Limited LLC will be provided to you via email at the address provided when accessing the Services. Integra Limited LLC shall not be responsible for any harm you may suffer as a result of your failure to receive any notice provided to you in connection with these Terms or your use of Services so long as such notice

is provided to such email address. Integra Limited LLC may also communicate with you through other methods, including instant messaging or chat applications either operated by Integra Limited LLC or an authorized third party service provider.

9. Compliance with Local Laws

The Services may not be available or appropriate for use in all jurisdictions. By accessing or using the Services, you agree that you are solely and entirely responsible for compliance with all laws and regulations that may apply to you. You further agree that we have no obligation to inform you of any potential liabilities or violations of law or regulation that may arise in connection with your access and use of the Interface and that we are not liable in any respect for any failure by you to comply with any applicable laws or regulations.

10. Disclaimers, Risks & Waivers

The following list of risks associated with virtual currencies and the Services is not exhaustive and can be changed, updated or modified at any time without prior notice to users.

No investment advice

All information provided by the Company in relation to the Services is for informational purposes only. Do not construe any such information or material as legal, tax, investment, financial, professional or any other advice. Content on our site does not represent or constitute any solicitation, inducement, recommendation, endorsement or offer by Integra Limited LLC or any third party service provider to buy, sell or invest in any virtual currencies, securities, commodities, digital assets or other financial instruments. You should not take, or refrain from taking, any action based on any information contained in any of the Services or any other information that we make available at any time, including, without limitation, blog posts, articles, links to third-party content, news feeds, tutorials, tweets and videos. Before you make any financial, legal, or other decisions involving the Services, you should always do your own research and conduct due diligence.

Risks associated with virtual currencies

By accessing and using the Services, you hereby represent that you understand the inherent risks associated with using virtual currencies networks, and that you have a working knowledge of the usage and intricacies of virtual currencies. You hereby agree that we are not responsible for the operation, functionality or security of the third-party payment processing networks and not liable for any loss of value you may encounter due to any operating change, malfunction or failure in such networks. You further understand that the markets for these virtual currencies are highly volatile, and that there are substantial risks associated with virtual currencies, including loss of value. As with any asset, the value of virtual currencies is subject to drastic changes and can go up or down, making for a substantial chance of profit as well as loss of money when buying, selling or storing virtual currencies. Upon entering into any transaction, you represent that you have been, are, and will be solely responsible for making your own independent appraisal into the risks of the transaction and the underlying virtual currency.

No guarantee of continuous access to Services

We reserve the right to change, suspend, or discontinue any aspect of the Services at any time and in any jurisdiction, without notice and without liability. We do not guarantee continuous, uninterrupted or secure access to any part of the Services, and operation of our site may be interfered with by numerous factors outside of our control, including regulatory reasons and issues with the virtual currency networks. We will make reasonable efforts to ensure that transactions are processed in a timely manner, but we make no representations or warranties regarding the amount of time needed to complete transactions.

11. Limitation of Liability

In no event shall Integra Limited LLC, its affiliates and service providers, or any of their respective officers, directors, agents, employees or representatives, be liable for any lost profits or any special, incidental, indirect, intangible, or consequential damages, whether based in contract, tort, negligence, strict liability, or otherwise, arising out of or in connection with authorized or unauthorized use of the Services, even if an authorized representative of Integra Limited LLC has been advised of, knew of, or should have known of the possibility of such damages. For example (and

without limiting the scope of the preceding sentence), you may not recover for lost profits, lost business opportunities, or other types of special, incidental, indirect, intangible, or consequential damages. Under no circumstances shall We be required to deliver to You any virtual currency as damages, make specific performance or any other remedy. If You would base Your calculations of damages in any way on the value of virtual currency, You and We agree that the calculation shall be based on the lowest value of the virtual currency during the period between the accrual of the claim and the award of damages.

We shall not be liable for any damages caused in whole or in part by

- the malfunction, unexpected function or unintended function of any computer or virtual currency network, including without limitation losses associated with network forks, replay attacks, double-spend attacks, sybil attacks, 51% attacks, governance disputes, mining difficulty, changes in cryptography or consensus rules, hacking or cybersecurity breaches;
- the change in value of any virtual currency;
- any change in law, regulation or policy;
- force majeure.

This limitation of liability is intended to apply without regard to whether other provisions of these Terms have been breached or have proven ineffective.

12. Indemnification

You agree to indemnify and hold harmless Integra Limited LLC, its affiliates, subsidiaries, directors, managers, members, officers, and employees from any and all claims, demands, actions, damages, losses, costs or expenses, including without limitation, reasonable legal fees, arising out of or relating to your or any other person's use of your credentials or User Account in connection with:

- use of the Integra Limited LLC Services;
- breach of these Terms or any other policy;
- feedback or submissions you provide;
- false, incomplete, or misleading information relied upon by us to verify your identity and source of funds, where applicable; or
- violation of any rights of any other person or entity;

This indemnity shall apply to your successors and assigns and shall survive any termination or cancellation of this Agreement.

13. Changes to Terms

Integra Limited LLC reserves the right to modify or change the Terms at our sole discretion at any time. Any and all modifications or changes to these Terms will be effective immediately upon being posted on the website.

14. Entire Agreement

These Terms constitute the entire agreement between Integra Limited LLC and User with respect to the subject matter described herein and shall supersede all prior agreements and understandings, written or oral, between Integra Limited LLC and User. Subsequent discussions or negotiations between you and Integra Limited LLC or Integra Limited LLC personnel shall only amend or become part of this User Agreement by way of a written amendment specifically referencing the last updated date and name of this Agreement.