

## Terms and Conditions

Thank you for choosing Inlock (Inlock Services UAB, as a Service Provider, Laisvės pr. 60, Vilnius, code: 306036522) services. The Terms and Conditions of this document apply in full force and effect to your use of this Website, and by using this Website, by using our application or using our API (all of these together Inlock services), you expressly accept all Terms And Conditions contained herein in full. You must not use this Website if you have any objection to any of these Terms and Conditions.

Accepting the Terms and Conditions creates a contractual relationship between you as a customer, and the Service Provider is registered under the laws of Lithuania as a limited liability company. The following expressions like "Inlock," "we," or "us" and similar refers to the Service Provider.

**Please read these Terms of Use carefully before using the Inlock website located at <https://inlock.io> or any services made available through Inlock.**

## Additional provisions

Inlock reserves the right to change or modify the Terms and Conditions contained in this document, including but not limited to any policy or guideline of Inlock services, at any time and at its sole discretion. We will provide notice of these changes by posting the revised Terms and Conditions to the Inlock website and changing the "Last Revised" date at the bottom of the Terms, or by emailing users at their provided email addresses, or by any other means as determined necessary by Inlock. The decision of which notification is chosen is Inlock's sole discretion. Using a particular form of notice in some instances does not obligate us to use the same form in other instances. Any changes or modifications will be effective immediately upon posting the revisions to Inlock or at the instant that Inlock transmits the information to the users (e.g., via email). These changes will apply at that instant to all the current and subsequent uses of the Inlock platform. You waive any right you may have to receive specific notice of such changes or modifications.

Your continued use of the Inlock platform acts as acceptance of such changes or modifications. If you do not agree to the Terms in effect when you access or use Inlock, you must stop using all Inlock services immediately.

## Permissions

With the use of the Inlock site, you declare the following:

- You are at least 18 years of age and understand the consequences of accepting Terms and Conditions and using services of Inlock;
- You will never use or attempt to use any Inlock service on behalf of any 3rd person or you do not use your account to fulfill transactions of any 3rd party;
- If you would like to register an account on behalf of a legal entity (firm, investment fund or cooperating organization), you must complete the extended registration process for businesses.
- You do not use more than one Inlock account; you do not use any other user's account, you do not access any other user's account and you do not support any third person to gain access to any other Inlock account.
- You provide coverage of your planned transaction on your Inlock wallet with the required

amount of cryptocurrency before you initiate your transactions.

- You won't deposit or transfer any currency to your Inlock account which is not consistent with **the deposit requirements** (see: *deposits section*).
- You do not use or attempt to use your Inlock account for any illegal activity. All listed terms of the Permission section affects the entire Terms and Condition document.

You understand and accept by opening your Inlock account, Service Provider, without preliminary notification may terminate, suspend or restrict any of its customer's account which demonstrably or reasonably suspected to violate the Terms and Conditions using inlock.io website or any Inlock services.

## Risk

**Before you start to use the inlock.io site or any Inlock services, you must make sure; you understand the dangers and the risks involved in trading of cryptocurrencies. Cryptocurrency markets are extremely volatile. The prices of cryptocurrencies could change significantly in a short period of time; hence your asset value may dramatically change in a short period of time in a positive or negative direction. Other risks may occur that are not listed or described in Terms and Conditions as well.**

**You have to recognize your financial status and risk-taking ability to ensure your decisions are well-founded when trading with cryptocurrencies. You agree and accept; you are the only accountable person for, and you are solely responsible for your actions and for every decision related to your trading activity.**

## Electronic Communication

You agree and consent to receive electronic communications, agreements, documents, receipts, notices and disclosures (collectively, "Communications") that Inlock provides in connection with your account or use of Inlock Services. You agree that Inlock may Communicate by posting changes to the Services, by emailing them to you to the email address you provide, or by sending an SMS or text message to a mobile phone number that you provide. Your carrier's standard messaging, data and other rates and fees may apply to any mobile Communications. You should maintain copies of electronic Communications by printing a paper copy or saving an electronic copy.

It is your responsibility to keep your email address or mobile phone number up to date with Inlock so it is able to communicate with you electronically. You understand and agree that if Inlock sends you electronic Communication, but you do not receive it because your email address or mobile phone number is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Inlock will be deemed to have provided the Communication to you. Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add Inlock to your email address book so that you will be able to receive the Communications we send to you. You can update your email address, mobile phone number or street address at any time by sending such information to support email [support@inlock.io](mailto:support@inlock.io). If your email address or mobile phone number becomes invalid such that electronic Communications sent to you by Inlock is returned, Inlock may deem your account to be inactive, and you may not be able to complete any transactions via our Services until we receive a valid, working email address or mobile phone number from you.

You can withdraw your consent to receive electronic communications at any time by sending a withdrawal notice to our support email [gdpr\\_request@inlock.io](mailto:gdpr_request@inlock.io). You agreed, if you decline or

withdraw consent to receive electronic Communications, you are endangering the safety of your Inlock account. Service Provider reserves the right for suspending or terminating your Inlock account if you do not accept or withdraw your consent for electronic communications between you and Inlock.

## **Identity verification**

Inlock's KYC - Know Your Customer - process meets the highest requirements, and we perform the KYC operation with the utmost care to support AML - Anti-money laundering - initiatives and to avoid any form of terrorism financing. Inlock Services UAB is incorporated in Lithuania and operates in the European Union. Our AML and KYC directives reflect the FATF Recommendations and the most recent EU AML directive.

To ensure that we meet our standards, we require our customers to prove their identity with valid documents and provide appropriate personal data when they open their Inlock account. The quality and depth of identity verification significantly depend on the customer's residency and the range of deposit/loan amount they intend to use. In the existence of certain circumstances Service Provider may apply EDD - Enhanced Due Diligence on given Inlock accounts. You agreed to submit yourself to this kind of due diligence at any time.

Service Provider reserves the right for restricting or suspending your Inlock account if - in our exclusive jurisdiction - we consider it justified you have to provide further identity verification or EDD. Service Provider also reserves the right to terminate your Inlock account if you provided false data or is suspected to be false data, or you refuse to provide necessary data during identity verification or EDD process.

Moreover the registration is restricted for the citizens of the following countries:

Afghanistan, Algeria, Bosnia and Herzegovina, Bahama Island, Barbados, Botswana, Cambodia, France, Germany, Ghana, Guyana, Italy, Iraq, Iran, Jamaica, Mauritius, Mongolia, Myanmar/Burma, Netherlands, Nicaragua, Nigeria, Pakistan, Panama, Siria, Spain, Syria Arab Republic,, Sri Lanka, Laos, United States of America, Uganda, Vanuatu, Yemen, Ethiopia, Trinidad and Tobago, Tunisia, Pakistan, Zimbabwe, North-Korea.

You agree and consent that after your successful identity verification you have to provide additional information to the Service Provider in case any relevant information has changed, including renewed identity information, changed residential address or change in any of your personal information.

You agree and consent that your transactions on your Inlock account may be delayed or your access to your account will be restricted or suspended during the Identity verification process or EDD process.

For more information, you may access our AML/KYC Policy here.(link)

## **Information management**

Service Provider is obliged to hold and store specific data collected during identity verification and EDD processes and keep lists from these data. This requirement remains active even if you are no longer in a legal relationship with the Service Provider. Inlock reserves the right to hold and store these data for the required period. You agree and consent to the Service Provider recording and saving this data and documents, including the obligation period after you closed your Inlock account.

## **The wallet enables you to send, receive or store cryptocurrencies (collectively wallet**

## Transactions)

### Supported cryptocurrencies

The wallet service supports various cryptocurrencies decided solely by Inlock ("Accepted cryptocurrencies"). The accepted cryptocurrencies are subject to change from time to time. You must avoid initiating any wallet transaction using any cryptocurrency that is not supported by Inlock. You accept and agree that you won't have access to, you won't have a claim, or you won't have any right to any kind of cryptocurrency, that is sent to your wallet address managed by Inlock but it is not matching with our accepted cryptocurrencies or that cryptocurrency which is sent to your Inlock wallet address, but it belongs to another kind of cryptocurrency. For example, you won't have access, and you won't have the right, and you cannot claim Bitcoin Cash (BCH) that was transferred to your Bitcoin wallet address.

### Transaction orders

Inlock executes your wallet transactions according to your orders, and you get electronic notification regarding the result of the request. You accept and agree that Service Provider does not guarantee for any users, receiver partners, or other parties during wallet transactions. Exclusively you are responsible for appropriate data verification during your purchases and proper inspection of transaction information before you record any orders using Inlock. Service Provider does not have control or responsibility regarding the quality of goods or services that you purchase from any third parties or sell to any third party. Inlock platform does not take responsibility nor act on behalf of the customer if this customer cannot log in for any reason or does not want to log in (for any reason) to the platform. To record any wallet transactions or cryptocurrency transactions, the customer has to use the Inlock platform, Inlock mobile application or the API provided by Inlock.

### Receiving cryptocurrency

You can receive supported cryptocurrencies to your Inlock wallets if you give the address of the receiving account of your wallet to the sender. We only credit those transactions in your receiving wallet on your account that are initiated in accepted cryptocurrencies and sent to the address receiving account that supports the given cryptocurrency. For example, if you receive ETH it will only be credited to your account if it was sent to your ETH wallet address.

### Receiving of wrong/mistaken transfers

In case you are aware, suspect/able to recognise or may suspect the crediting of any crypto accounts or currency account was a mistake, you have to report it immediately to the Service Provider's Customer Support with an attached proof of the transaction. You accept and agree that you do not claim. You are not entitled to any crypto or other currency amount credited to one of your accounts by mistake; you should immediately transfer back the entire amount based on the instructions of the Inlock platform.

### Deposit

After completing the KYC process, you can deposit cryptocurrency on your wallet (see the Terms of Identity verification) using crypto transfer from your external account.

The payment process you initiate to fulfill a deposit in cryptocurrency depends on regulations based on your residency. In case of using an approved deposit procedure and if your deposit transaction satisfies the Terms of Deposit (below detailed), your deposit will be credited to your Wallet.

To comply with the law and procedure requirements strictly, you must satisfy the following criteria (Terms of deposits):

Your external account must be registered under your name to fill any deposits. You can only fulfill the deposit from your external account in the cryptocurrency that satisfies your country or region deposit procedure requirements.

## **Swap**

The wallet owners can purchase and sell services to buy a given amount of cryptocurrency or sell cryptocurrencies on a published exchange rate.

You accept and agree if you use the instant purchase or sell:

- When you submit an instant buy or sell order on the inlock.io site through your account, Inlock records your request and informs you of the applicable rates. The prices are calculated based on other exchanges' open exchange rates. Service Provider acts accordingly to your order during the transaction execution; • Service Provider does not act as your broker, agent, adviser, or any form of agent and any information or communication provided by Inlock on inlock.io is not considered as advice on the instant sale or purchase transactions. Your purchase or sales transaction is not considered to be advised by Inlock.
- We will give you the recommended conversion rate when you order to buy or sell supported crypto assets. On inlock.io, prices are derived from external sources, so you acknowledge that the offered exchange rate is the exchange rate when placing the order.
- You accept the recommended conversion rate, including its components, when executing an instant sell or purchase transaction. A quantity limit is set for each instant sale or purchase transaction order (see Fee Schedule). Service Provider does not provide a warranty for any service or service failure, delay, or other malfunction during the instant sale or purchase service.
- Before confirming your Instant Sale or Purchase Order, you must make sure that there is an adequate amount of accepted cryptocurrency available for purchase or sell and you accept the recommended conversion rate. Service Provider cannot and does not want to reverse a transaction that already has been executed.
- Service Provider reserves the right, at its sole discretion, to delay or reject any instant sell or purchase transaction in case of suspicion of fraud or illegal activity, or for the assignment of a defective order. Service Provider is not responsible for any delay or non-performance for instant sale or purchase transactions.

## **Financial activities on inlock.io**

Inlock is a platform that provides various cryptocurrency services for customers who have experience or knowledge of similar platforms. The use of the Inlock platform is entirely at your own risk.

Inlock service is not available to all citizens of all legal systems. This section of the Terms applies to those who have access and/or are already using the Inlock platform. By accessing and/or using the Platform, you agree that:

- Any activities on the Inlock site is automated based on the parameters you specify and cannot be revoked. In case of errors due to technical problems in the internal system of Service Provider - within its own sphere of influence - will do everything it can reverse or otherwise correct the execution of the transaction.

- All services through the Inlock platform are based on Service Provider pricing as defined in the Fees section. By using Inlock Platform, you agree and accept the applicable rates; Service Provider does not take any responsibility for the harmless operation of the Inlock Platform; Service Provider may, at its sole discretion, refuse any claim, set limits on the amount authorized, or impose any other conditions or restrictions it may deem necessary to use the Inlock Platform. For example, we may limit the number of open orders you specify or restrict trading in certain locations. Service Provider reserves the right to introduce such measures without prior notice.

### Service

The Company's website provides a platform ("Inlock Platform") for various services and protocols on different blockchains and centralised providers, including token lending protocols and other protocols. Thus, the Company:

- (a) is not a party to any contract, including any debt agreements, entered into/agreed upon by users of Inlock Platform;
- (b) does not act as a creditor and does not provide credit through the use of the Inlock Platform, the Website or the Protocols; and
- (c) except as specified in these Terms of Use, any user of the Inlock Platform or the Website shall not enter into any other contractual relationship or assume any other obligation.

Software protocols (e.g., but not limited to Ethereum network protocols) that govern the creation and financing of transactions related to the Inlock Platform ("Transactions") are not owned or controlled by using the Company. By using Inlock Platform, you agree and accept that:

- (i) we are not responsible for the operation of the protocols and we do not warrant the functionality, security or availability of such protocols;
- (ii) the operating protocols of the underlying protocols may vary, without any influence of the Inlock platform, and these changes may significantly affect the value and function of the related transactions.

The Company is therefore not liable and responsible for any damages or obligations arising from the use of the Inlock Platform or the transactions the users concluded (or attempted). You agree that the Inlock Platform is neither principal nor trustee of users and you do not assume any liability, liability for any damages, nor any costs, including attorneys' fees from the company, arising from the fact that you take action or fail to take any action based on the information provided by us.

THE WEBSITE AND THE COMPANY HAVE NO RESPONSIBILITY RELATED TO ANY LENDING OR BORROWING OF TOKENS OR CRYPTOCURRENCY. YOU ACKNOWLEDGE THAT THE LENDING AND BORROWING OF TOKENS AND CRYPTOCURRENCIES AND ACTIVITIES RELATED TO SUCH LENDING AND BORROWING INVOLVE SUBSTANTIAL RISK, INCLUDING THE POSSIBILITY OF COMPLETE LOSS OF ALL VALUE ASSOCIATED WITH THE TOKENS

**CRYPTOCURRENCY, AND COLLATERAL.** YOU ASSUME ALL SUCH RISKS. YOU ALSO ACKNOWLEDGE THAT THE COMPANY DOES NOT PROVIDE OR ENDORSE ANY TOKEN LENDING PROTOCOL OR ANY OTHER PROTOCOL ON THE ETHEREUM BLOCKCHAIN. THE COMPANY, THEREFORE, IS NOT LIABLE FOR YOUR USE OF ANY TOKEN LENDING PROTOCOL OR OTHER PROTOCOL. YOU ACKNOWLEDGE THAT YOU ARE SOLELY RESPONSIBLE FOR ENSURING THAT YOU (AS A LENDER OF TOKENS OR OTHERWISE) COMPLY WITH ALL LAWS OF ANY JURISDICTION THAT MAY APPLY TO YOU AS A RESULT OF YOUR TRANSACTIONS.

## Transaction and wallet management

You are solely responsible for maintaining your own private or API keys and monitoring the transactions on the underlying protocols. We are not responsible for your failure to adequately monitor your transactions and loans, which may result in your failure to make timely payments and the loss of collateral. We are also not responsible for any failures on the underlying protocols or the Ethereum blockchain, including, but not limited to, network failures, inaccurate price feeds, coding errors or hacking attempts, which may result in losing any or all of the tokens that are part of the transactions you entered through the Inlock Platform. We have no obligation to send you any notifications, including reminders regarding payment or collateral status. You should not rely on any such notifications if any, and your reliance on any such communications from us is at your own risk.

Inlock Platform strives for continuous availability, but due to the nature of the blockchain protocols used, it has no full control over its service availability, so it is not responsible for ensuring the availability of all services at all times. On the Inlock Platform, users act in their own power regarding credit applications and credit offerings and their parameters; the platform has no direct or indirect capability to influence their actions.

## Permitted uses

You represent and warrant that you are at least **18 years of age**, and you have full power and authority to agree to these Terms of Use. You may use the Website only for lawful purposes and per these Terms of Use. You agree not:

- (a) to use the Website or the Mobile App in any way that violates any applicable federal, state, local, or international law or regulation;
- (b) use the Website or the Mobile App for any unauthorised, fraudulent, or malicious purpose;
- (c) to engage in any other conduct that restricts or inhibits anyone's use or enjoyment of the Website/Mobile App, or which, as determined by us, may harm the Company or users of the Website/Mobile App or expose them to liability;
- (d) use the Website/Mobile App in any manner that could disable, overburden, damage, or impair the site;
- (e) use any robot, spider, or other automatic devices, process, or means to access the Website for any purpose, including monitoring or copying any of the materials on the Website;
- (f) to access systems, data or information not intended by us to be made accessible to a user;
- (g) to obtain or attempt to obtain any materials or information through any means not intentionally made available by us; or
- (h) to use the Website for any use other than the purpose for which it was intended.

## General provision for over-collateralized loan service

Inlock Customers are offered stablecoin based and fiat currency (iFiat) based loans for cryptocurrency collateral. The range of assets that can be accepted as collateral is available on the Platform/Mobile application. The platform charges a predetermined interest rate for the

amount borrowed, which accrues daily.

The Inlock platform acts solely as an intermediary and as collateral and depository for the loan transactions. Loans to customers are not provided by the Inlock platform or its operating company, or its employees but are in all cases lent by customers in a leveraged manner. The source of the lending is the Inlock Savings Account.

You expressly acknowledge and agree that the use of the Inlock Loan feature function is solely intended to provide short-term (up to 360 days) liquidity without the need to sell your cryptoassets. You agree that any illegal activity prohibited, in particular with respect to any use that causes substantial damage e.g. tax evasion, money laundering, terrorist financing or corruption. You also agree that you are liable to pay taxes in connection with the loan transaction, in the event that you do not repay the amount of the loan in full but in part or in full by selling the collateral. In addition you also agree that the Inlock Loan product is not intended to replace the commercial credit facilities offered by commercial banks.

You agree that the Inlock loan product is not a regulated financial market transaction.

You expressly agree that the Inlock loan product is a high-risk product where the primary purpose of the Inlock platform is the successful repayment of the loan.

You expressly acknowledge and agree that the Inlock platform is entitled to to sell the collateral and use it to repay the loan when there is a high risk of undercollateralised loans or loans not repaid on time. The details of this are set out in the Collateral handling for Loan service section.

Technical parameters of the loan agreement: loan duration, amount to be borrowed (in stablecoins or iFiat), the interest rate of the loan (annual interest rate), type of collateral to be pledged and amount of the loan. You expressly agree that the technical parameters of the contract cannot be modified freely, such as the term of the contract cannot be modified or extended, the interest rate linked to the contract may not be modified during the term of the contract.

Financial parameters of the loan agreement: a principal amount equal to the amount borrowed; accrued interest; total debt; level of over-collateralisation at the time of taking out (original LTV); instantaneous LTV; dollar value of collateral at origination; instantaneous LTV dollar value of cover. You expressly acknowledge and agree that this financial monitoring of these financial parameters is essential to the management of your loan agreement. The Inlock platform is subject to general availability through its web and mobile applications. Also subject to the constant availability of the financial parameters of your contract and to notify you electronically if there are any changes that require your intervention.

You expressly accept that the Inlock Loan product is a high-risk product, where the primary objective of the Inlock platform is the successful repayment of the loan. Alternatively you accept that sudden price movements in crypto-assets may occur, which make it impractical or very difficult to raise extra collateral. You further accept that the level of over-collateralisation of your contract represents its risk level, so if you choose a low level of over-collateralisation, the chances of liquidation are increasing.

You have the option of partial or full early repayment. In the case of partial early repayment, all or part of the interest due up to that date will be repaid, and if no interest is due, the remaining amount will reduce the principal amount of the contract. In the case of partial early repayment (where the total amount owed is not written off to zero), no pro-rata amount of collateral is released from the contract in progress. This makes partial prepayment a way of increasing the level of over-collateralisation in the contract.

You expressly agree that collateral can only be withdrawn in whole or in part from a current loan transaction once the entire debt has been repaid. You also accept that the crypto assets blocked as collateral are used by Inlock only as collateral, technologically prepared for its eventual liquidation, and therefore cannot be lent out as a new loan and therefore cannot pay interest.

A committed loan contract cannot be withdrawn or cancelled, except after full payment of the

current debt.

You agree that you can influence the operation of your loan agreement by

(a) You may at any time take additional collateral. You can only use the asset you have borrowed to cover the loan.

(b) You may make a partial or full early repayment at any time, taking into account the effect of the repayment on the remaining loan amount or the collateral, over-collateralisation level.

(c) You may at any time exercise the option of "termination", in which case, the amount of collateral corresponding to the value of the total outstanding debt will be sold, after which the contract will be terminated. You agree that you do not have the option of partial termination.

### **Collateral handling for Loan service**

You expressly acknowledge and agree that the minimum over-collateralisation level for a loan application on the Inlock Platform is 90% and the collateral sales point is 95.14%, upon reaching which the liquidation of the collateral will automatically start and the relevant costs will be deducted according to the prevailing fee schedule, and the lender will be automatically paid and the contract will be closed. A minimum of 10 days' interest will be charged on the opening of each loan contract, irrespective of the repayment date.

You agree that for all new loan contracts, the notification point for the inclusion of collateral is 80% LTV, or the over-collateral value at which the loan contract was concluded, if it was concluded on over-collateral above 80%. In any case, the Inlock Platform will send you a notification if the inclusion of collateral may be necessary. These notifications will be sent when the collateral level reaches 80%, 83.3%, 87%, 91% and 94.3%.

You agree and consent that Inlock takes all necessary steps to inform you regarding your running loan's collateral level status with the measures above.

### **Mixed provision for using the over-collateralized Loan service**

When you enter into a loan transaction that is over-collateralised, you instruct the Inlock Platform to automatically perform the following tasks:

(a) credit the requested loan amount (stablecoins/iFiat) to your Inlock Savings Account, from which you may withdraw it at any time, subject to the applicable withdrawal network fees.

(b) To make partial or full repayments initiated by you against your stablecoins/iFiat Savings Account balance.

(c) To block the amount of the asset offered as collateral and use it as collateral. (d) To

manage the collateral and keep the financial records of the contract up to date. (e) In the

event of a high risk of under-collateralisation, to liquidate immediately. (f) To block the

amount of the asset offered as collateral and use it as collateral. (g) To manage the

collateral and keep the financial records of the contract up to date.

(h) In the event of a high risk of under-collateralisation, to liquidate immediately, with evaluation of the platform shall act in accordance with the section on Collateral handling for Loan Service.

(i) In the event of failure to make full repayment by the due date of your choice, you authorise the

platform to recover the outstanding balance of the required value of the Collateral to be sold.

(j) By or as a result of the immediate execution of any action that you may initiate immediately update the financial parameters of the contract.

(k) To deduct or charge you for the costs associated with each operation. (See table of the fees.)

### **Savings account, Automatic Interest creating**

Our clients automatically receive interest on the cryptocurrencies stored in their Savings Account. A Savings Account is the default wallet for clients, and all unused deposits are automatically located in Savings Account.

Clients can deposit and withdraw cryptocurrencies anytime and any amount from the Inlock Savings Account, and they can expand their balance anytime, while the new balance is automatically added to the Savings Account.

To access the platform, enter the website or the Inlock mobile application, where you will find the deposit option for that cryptocurrency. Interest is accounted for daily and credited weekly. Interest is paid in the same currency as the one stored in the Savings Account by default, except if the client particularly asks for receiving the weekly paid interest in ILK tokens.

The amounts deposited in the Savings Account carry interest from the first full day. In case of withdrawing, interest can be credited after cryptocurrencies are stored in the Inlock Savings Account until the last full day. Interest is paid on a pro-rata basis. Interest periods start every Wednesday at 0:00 AM and end the following Tuesday at 23:59. Service Provider publishes the current interests for the given periods a day before (on Tuesday) in newsletters and our social media channels. Current and previously applied interest rates are also available on the following link: <https://api.inlock.io/inlock/api/v1.0/public/apr/history/> BTC

The credited interest produced on the given week also continues to carry interest! The interest rate for a given period may differ slightly each week. Regarding the extent of the change, Inlock is not bound by any framework, but it seeks to ensure that the extent of the change does not exceed 25-30 basis points.

### **Savings Account, Interest payment entitlement**

The Client is not entitled to pay interest on the part of its assets for which the following conditions are true: it is used as collateral for a loan, it is in a running limit order on the token market, it is being withdrawn/dispensed, it is blocked for other reasons.

In the case of Swap Transactions, no interest is charged on the exchanged assets on that day.

The withdrawal amount started but cancelled before execution will bear no interest for that day.

### **Savings Account applied and announced interest (APY)**

The interest rates indicated for certain crypto assets are valid for one year of continuous placement. These interest rates may vary by client, depending on the amount of ILK tokens they store in their accounts. The ILK token is the native token of the Inlock platform, and owning them comes with several benefits. One of the most prominent is receiving higher interest. To reach higher interest rates, clients must own at least 25,000 ILK. In this case, the interest paid weekly on the published interest rates increases by 5%. This increase in volume is 12% for owning 100,000 ILK

and 20% for owning 1 million ILK. Inlock reserves the right to change, introduce or cancel new levels of the three fixed amounts of bonuses listed above. However, in all cases, Inlock must inform clients in advance.

## **Badges**

Users who have been registered customers for at least 6 months can receive a Badge. The eligibility base and the amount and type of Badges allocated are determined by the lowest ILK balance in the last 6 months.

The part of the ILK balance above 1 million determines the number of GOLD Badges available, the part above 100k determines the number of SILVER Badges and the part below 100k determines the number of BRONZE Badges available.

Badges for ILK rewards are freely transferable either by email address or an alias.

A Badge is no more than ILK, nor does it provide any extra benefits. However, it is useful for customers who do not have enough ILK to get the higher benefits but still want to enjoy them for 30 days. A Badge is effectively a converted ILK token that is automatically activated (if needed) and provides the benefits of that level for a fixed 30 days.

(a) The Inlock Platform releases a certain amount of Badges in connection with certain events or promotions.

(b) At regular intervals, ILK holders will also receive Badges for their ILK balance.

Customers can currently only peer-to-peer transfer/exchange Badges via the Inlock Platform.

## **Alias**

With aliases, customers can add up to five unique names to their accounts. If someone creates an alias with a clearly deceptive intent to impersonate another person or organisation, Inlock has the right to invalidate these aliases, or in serious cases, Inlock may even ban the customer. Inlock reserves the right to terminate any alias created if it violates the above rules.

The alias provides two functions:

- (a) aliases can be used instead of the existing pioneer code, making it easier for invitees to register with the code;
- (b) aliases facilitate the use of the internal transfer function, as instead of typing long email addresses, it is possible to use short aliases to transfer a certain amount of crypto-assets.

## **Internal Transfer**

Internal Transfer allows the customers to safely and conveniently transfer any cryptocurrency to other Inlock customers. To use the internal transfer function, a 2fa confirmation is required in all cases, and parties will receive email notification of the transfer. Internal Transfer is free to use.

The receiving party can be selected using either their email address or aliases.

Customers cannot use Internal Transfer to circumvent the platform rules, such as free transfers.

## **Promotions**

On the Inlock Platform, there are two types of promotion:

- (a) Welcome Bonus
- (b) Deposit Bonus

(a) Customers who sign up with a specific pioneer code and fund their account with Bitcoin, Ethereum, Litecoin, USDC, USDT or PAXG during the promotion period (30 days after their registration time) are eligible to receive a bonus paid in BTC. To be eligible for the promotion, you must deposit in the Inlock Savings Account in your promotion period. To remain eligible, you must maintain a \$50+ crypto balance for three months from the end of your promotion period. Eligible payouts occur on the 28th of every month on a rolling basis.

This offer is not valid with any other current or past promotions. The promo code on the account will be used to determine promo eligibility for new accounts. The bonus will be paid in BTC based on the prevailing market price at payment. Payout will be based on your savings balance (USD equivalent) at the end of the promotion period. Your bonus tier level cannot be higher than your closing balance value on the last day of your promotion period. Any deposits, withdrawals, swaps or other transactions may affect negatively your bonus tier level based on actualised price changes. There is a maximum of one welcome bonus per client based on this promotion. Terms are subject to change. Rates for Inlock products are subject to change.

Some promotions have exclusions, which are not at Inlock's discretion. If the customer does not meet the conditions, they are not eligible for the reward and Inlock is not entitled to give notice. If a customer knowingly tries to circumvent the rules, Inlock has the right to exclude them from participating in any future promotion or even from using the platform.

(b) Customers who sign up and deposit to their Savings Account might earn a reward. Terms and Conditions and the type of cryptocurrencies subject to the actual promotion can be found on the website/mobile application.

## **iFiat**

The use of iFiat is subject to conditions, only members of authorised countries (EU member states, Switzerland, UK) may use it, and the customer must also accept iFiat's specific rules.

The iFiat service is not a banking service. The client can only transfer funds from their bank accounts, for which they must first prove that the client owns the bank account. In the case of transfers, only pre-authorised bank accounts may be used.

In the case of an iFiat transfer, if it can be verified that the transfer was made from the account of another natural or legal person, Inlock is entitled to reverse the transfer. Inlock shall deduct the bank charges for the reversal from the amount returned.

Unlike "traditional" cryptocurrencies, in the case of iFiat, Inlock has the right not to store these assets as as-is, but to convert them into stablecoin or other cryptocurrencies.

Customers can only access the iFiat function by bank transfer and can only make withdrawals by bank transfer. There is no other way to access the assets. In particular, no cash deposits or withdrawals are possible.

Inlock is not a financial institution and the iFiat assets stored on the platform are not covered by any deposit or investment insurance. You acknowledge and accept that the systemic risks associated with iFiat money are significantly higher than for bank deposits. In the event of a loss, the customer has no recourse through the traditional capital market safeguard processes.

Inlock guarantees, through its own business process, that the value of the fiat assets submitted to the platform and the value of the iFiat assets stored on the platform are the same (1 FIAT = 1 iFIAT).

The customer acknowledges that the fiat assets transferred to Inlock will be automatically converted to an internal tokenised fiat unit (iFiat) during the transfer. In addition, the internal tokenised fiat (iFiat) will be converted into fiat money during the withdrawal process. Inlock undertakes to perform 1/1 conversions for both transfers in and out.

Inlock does not allow you to tokenize assets stored in iFiat to any open blockchains. Furthermore, the customer acknowledges and accepts that iFiat coins are not considered to be stablecoins or to be a category of assets that are classified as stablecoins by law (e.g. *asset referenced tokens or emoney tokens*). iFiat is tokenised assets within the Inlock platform only.

Inlock maintains a minimum deposit amount for each iFiat wallet. If the customer's deposit does not reach the minimum amount, the amount referred will not be credited to the customer's account but will remain pending. The amount of the transfer will only be credited if the total of the client's subsequent transfers or transfers reaches the minimum amount. The client is not allowed to use the small amount of pending funds on the platform and is not entitled for interest on these amounts. The customer may request the return of pending funds to the sending account at any time, but the bank charges for this must be borne by the customer.

With the introduction of iFiat, Inlock introduces a 14-day withdrawal limit.

All iFiat deposits are subject to a limit on the USD value of the fiat money. For 14 days after the deposit, the customer's account cannot fall below this USD value. During this 14-day period, the customer can of course do anything, swap, borrow, repay or perform any other operation, but the newly initiated withdrawals can only be made up to the amount by which the value of the account does not fall below the USD value at the time of the withdrawal. If several iFiat deposits are made in the same currency within 14 days, the withdrawal limit will be added up pro rata temporis.

### Fees

The fee table for transactions through the inlock.io website is below. Service Provider reserves the right to change the rates at any time and publish them by updating it. Under certain conditions and its own authority, Service Provider may notify its selected customers of changes that are of particular importance and have a significant impact on these customers.

The fees deducted in ILK are estimated based on the actual price level of IBI (INLOCK BASE INDEX).

<b>INLOCK fee schedule</b> Unit	Fee
eWallet management/internal exchange between cryptocurrencies/ deposit cryptocurrency/deposit iFiat	Free
Withdraw iFiat (EURO) -	0.5 EUR
Withdraw iFiat (HUF, USD) -	5 EUR
Using ILK Token Market to MARKET SELL ILK Tokens (taker fee) gain	1%
Using ILK Token Market to LIMIT SELL ILK Tokens (maker fee) gain	1%
Using matching service and get lender's offers -	Free

Lending contract creation (origination fee) -	Free
Add extra collateral to existing contract - Get additional loan value from an existing contract (instant credit) -	Free
Partial or full loan repayment - Collateral termination on margin call level Collateral	Free max 5%*
Contract termination on due date without repayment Collateral	max 5%**
Contract termination from locked collateral Collateral	1%
Swap between cryptocurrencies - Internal transfer between Inlock customers -	Free Free
*: To avoid the risk from sudden market changes the Collateral Manager can start the termination of the collateral 5 percent on the top of preselected margin call level. Final ILK cost of terminations calculated based on the actual termination price.	
**: Prior to the due date, the Borrower will receive several notifications about the contract's status, if the Borrower chooses to ignore the repayment, this general rule will be applied.	

## Deposit and Withdrawal Fees

To deposit supported cryptocurrencies or iFiat to your Inlock.io site is free. The sending of the supported cryptocurrencies from the wallet of Inlock.io is subject to a network fee, and the exact amount depends on the actual network status. You can track all orders for your portfolio in the Transaction History of your personal account.

Actual fees and minimum amounts can be found online on the following link:  
<https://api.inlock.io/inlock/api/v1.0/public/fees?lang=en>

Minimum withdrawal amounts: Inlock reserves the right to apply minimum withdrawal amount per coin. This is to keep network fees low. Customers can contact Inlock support when requesting to withdraw an amount below the minimum. Customers can view the current minimum withdrawal limitations in the applications.

Minimum withdrawal amounts for iFiat: The minimum amount is 10 euro for EUR and 100 euro for other fiat currencies in the respective currency.

Waived withdrawal fees: Inlock waived at least a monthly withdrawal network fee for customers. Based on the customer's ILK token balance, Inlock provides free (waived) withdrawals monthly. Customers' free (waived) withdrawals are recharged on the first day of each month.

## Swap request fees

The recommended exchange rate for any buy or sell order placed through the Instant Buying or Selling Service includes the percentage of Service Provider's procedural fees applicable to the respective transaction, which varies according to market conditions (see Terms and Conditions).

## Account Security

Security is vital, and Inlock will do everything in its power to secure your Inlock account however:

You are solely responsible for your Inlock account, your Personal Identification Number (PIN), or information about your Inlock account if it is linked to your Inlock account; follow all security measures, including your mobile phone and the verification code sent to your mobile phone. In case of a security breach (e.g. loss of phone), you should immediately notify us at [info@inlock.io](mailto:info@inlock.io).

Keep your phone secured and check its availability to receive appropriate notifications from Inlock. Keep your email account, phone number, confirmation codes, and your Inlock account safe.

Failing to maintain the necessary security measures could result in unauthorised access to your Inlock account. Service Provider is not responsible for any loss/theft/harmful activities originating from your negligence or ignoring the system messages/alerts from Inlock.

Your Inlock Account may be compromised or affected by phishing, spoofing, or other attacks, computer viruses, spyware, Trojan viruses, computer worms, or other malicious programs that may affect your computer or other devices. Service Provider strongly recommends regularly using reliable anti-virus protection and prevention programs. Remember that SMS, email, and search engines are also at risk of spoofing and phishing attacks.

Be careful with messages that Service Provider sends and if you have any suspicion about the authenticity of this type of communication, log in to your Inlock account via the inlock.io website (specifically <https://www.inlock.io> via a domain, not through any other website or domain that refers to or associated with Service Provider), and verify transactions or activities that you may have requested.

In the broadest legal sense, you agree that you are fully responsible for all activities on your Inlock account and accept the risks of unauthorised access to your Inlock account.

## Private keys

Service Provider safely manages and stores the accepted cryptocurrency private keys ("Private Keys") for each Inlock account. You agree that the Service Provider retains all ownership and control over the Personal Keys of your Inlock account and that you do not hold any rights, control, access or use of these. For example, but not exclusively, Service Provider:

Does not accept or follow instructions to show Private Key Data; does not grant access to any amounts stored on the wallet exceeding your personal balance.

Inlock does not allow you to create another public address with your Private Key only that belongs to your Inlock Wallet. Service Provider does not credit any amounts of your cryptocurrency sent to a public address that was not created through your personal Inlock Wallet.

## Availability of Services

We will do our best to ensure that our services operate continuously, but the Service Provider does not guarantee that you will always have access to the inlock.io website and your Inlock account. In addition, we do not guarantee continuous access to the inlock.io website or to your Inlock account and cannot ensure that the inlock.io website, Inlock API, your Inlock account, and or any of the

services listed above operate without interruption. There may be delays, injuries, errors, lack of data or data losses in the information flow.

### **Transactions on the cryptocurrency network**

When sending and receiving cryptocurrencies on your Inlock account, transactions must be checked in public registers belonging to the relevant cryptocurrency network (eg. the Bitcoin network, Ethereum or Litecoin network). This cryptocurrency network is solely responsible for the authentication and approval of transactions. Service Provider may disapprove, delete, or reverse transactions executed on the cryptocurrency network unless it has been returned to you by the network. You agree that:

as soon as the transaction is transmitted to the cryptocurrency network, it remains unconfirmed for a specified period of time until sufficient information is available to check its validity. While in pending status, the transaction is not executed. Amounts allocated to pending transactions are appropriately marked and do not belong to your Inlock wallet balance or are useable to execute other transactions;

When you send cryptocurrency from your Inlock account, you authorize us to forward your order to the appropriate cryptocurrency network. Once the transaction order is included in the relevant cryptocurrency network, the network automatically fulfills or rejects the request. Neither you nor Service Provider can delete or otherwise modify your transaction.

Cryptocurrency networks are made up of decentralized networks managed by independent third parties. These are not owned, controlled, or operated by Service Provider, and we cannot guarantee that the relevant cryptocurrency network will accept any transaction data you have provided. You agree that any data you provide may be delayed or denied by the network that executes the transaction on the cryptocurrency network.

### **Networking protocols and operating rules**

The basic software for controlling the operation of accepted cryptocurrencies is open source. Consequently, anyone can use, copy, modify and distribute. The Service Provider does not own or control it. By using inlock.io, you agree that:

Service Provider is not responsible for the operation of any core software protocol of the cryptocurrency network and does not guarantee its availability, security or functionality; Cryptocurrency Networks basic software protocols are exposed to the risk of sudden changes in operating rules (known as "forks") and can greatly affect the value, operation, and/or name of the cryptocurrencies that you own and store on your Inlock account. In case of such fork, Service Provider - with or without notifying its customers - can temporarily suspend its operation - and decide in its sole discretion which or both branches are fully supported by the modified protocol; and if Service Provider decides not to support a modified branch, you will not have access to the assets on this branch. Service Provider manages this property and is not obliged to sell or buy it.

### **Account closure**

You can close your Inlock account by contacting our support with your closing request. Service Provider executes a request as soon as the (i) balance of the Local Currency and Cryptocurrency Wallet is below the Minimum Closing Amount and (ii) has not performed a transaction on its Inlock account for at least 30 days. These terms and conditions are set to protect you from loss and the Service Provider will not execute your closing request until they are met.

You accept and acknowledge that after closing your INLOCK account:

You will no longer have access to it; Under no circumstances shall Service Provider notify you or

provide you with the cryptocurrency that was sent to your address; and Service Provider reserves the right (but not obliged to) delete any information and account information stored on its servers, and reserves the right to retain any information it deems necessary for legal, compliance or operational purposes.

If you close your account and you have remaining Local Currency or cryptocurrency in your Inlock Wallet when closing your account (e. g. less than the Minimum Closing Amount), you agree that Service Provider will withhold this amount and you do not have right to claim it. The Minimum Closing Amount is 10 USD (or ten US Dollars) or equivalent Currency at the time of closure.

You agree that the Service Provider is not obligated to you or any third party to delete account details or personal information in case of account closure.

### **Restriction, suspension, termination**

Service Provider reserves the right to limit, suspend, or terminate your Inlock account if: we suspect that your account has transactions that are a result of a failure or malfunction, in which case we may suspend your access until the issue is corrected; we suspect that your Inlock account is being used for illegal purposes, fraud, or forbidden activities, or has been used or violated these Terms; we suspect that you or your Inlock account is connected or has a significant risk of money laundering, fraud, terrorist financing, or other financial crime; we may suspect that you are taking steps to circumvent the control of Service Provider, including but not limited to the opening of multiple Inlock accounts; we suspect that you have attempted to gain unauthorised access an Inlock account.

Your Inlock account is under regulatory or state control, or it appears to be under and/or within our jurisdiction to hold a high risk of legal or regulatory non-compliance with your Inlock account; we must do so based on ordinary termination, court judgment, or instructions from other state or supervisory bodies; or its name is on the sanction list of a state or international organization.

Service Provider shall make reasonable efforts to notify you of any decisions that may result in the limitation, suspension or termination of your Inlock account, unless prohibited by any state, supervisory, or legal body, or if this would endanger the security of Service Provider and/or risk procedures. Agree that Service Provider is not obliged to provide you with information about the fact or reasons for deciding to limit, suspend or terminate your Inlock account and is not liable for limiting, suspending, or terminating your Inlock account.

### **Financial advice**

Any information on the inlock.io website or in the form of a message received through your Inlock account from an employee, agent or associate member of Inlock under no circumstances is financial, investment or professional advice by any means.

You are the sole responsible for any decision you make to keep, sell or receive cryptocurrencies, and these decisions should take into account your risk-taking ability and financial circumstances. For more information about such risks, consult your legal or tax advisor to determine your position.

### **Taxation**

You are solely responsible for determining the amount and type of taxes that apply to transactions on your Inlock account and for recovering, retaining, reporting, and submitting this tax to the appropriate tax authority.

### **Prohibited activities**

You may not use your Inlock Account to perform any of the activities or categories of activity listed below (each "Prohibited Activity"):

To violate any law, regulation or rule; including, but not limited to, money laundering, terrorist financing, illegal reception and malicious hacking; violent acts, including, but not limited to, unreasonably or disproportionately endangering the infrastructure of Service Provider, or otherwise cause malfunction, which may harm the operation of the inlock.io website, the assessment of Service Provider.

Attempting to gain unauthorized access to the inlock.io website or any Inlock account; to send or upload any material to the inlock.io website containing a virus, Trojan horse, worm, or any other malicious program; or transfer your access to your Inlock account or your Inlock account to a third party, without prior consent from Inlock unless required by law. Fraud, including but not limited to the use of Service Provider or any of its clients, or the provision of related false, inaccurate or misleading information; transactions relating to objects which may facilitate or allow the execution of illegal acts; suitable for promoting hatred, violence, or racism, or promoting it; considered obscene; or stolen goods or illegally obtained; to conduct transactions over TOR network, online betting sites; selling or receiving drugs or regulated drugs; intellectual property rights.

Using cryptocurrency mixers or another way to hide your blockchain evidence also prohibited activities. In this case, Inlock has the right to stop deposits. The Inlock platform also has the right to cancel withdrawals when a customer wants to withdraw funds to an address connected to previously prohibited activities.

By opening your Inlock account, you confirm that you are not using your account for any of the Prohibited Activities listed above or similar or related activities.

### **Activities may be carried out with the prior written consent of the Service Provider**

You agree not to use your Inlock account to perform the business activities or categories of activity listed below, without obtaining the prior written consent of the Service Provider:

financial services, including but not limited to the transmission of money or cryptocurrency, exchange or trading of currency or cryptocurrency, payment services, e-money, or other financing services; betting and gaming services; donations and religious/spiritual organizations; consumer loans, including but not limited to collateral or lending without cash, or cash loans; investment funds, real estate trading or brokerage services.

We reserve the right to limit, suspend, or terminate your Inlock account if, within our own competence, we assume that you are using Inlock's services to perform any of the above or similar or related activities without obtaining Service Provider's prior written consent.

### **Disclaimer of Liability**

The Inlock platform, your Inlock account, and all related services are strictly provided "as-is", and "where-available" and Service Provider explicitly denies all responsibility. At the same time, you accept all responsibility regarding the use of any service, whether direct or indirect. Including, but not limited to: the inlock.io website, your Inlock account, and any related products and services that are useable without warranty of any kind in regards to its merchantability, usefulness or fitness for any purpose.

Certain legal systems do not exclude indirect liability in consumer contracts, so some or all of

this section may not apply to you.

### **Limitation of Liability**

Under no circumstances shall Service Provider, its operational partners, or any contractor (including its directors, members, employees and agents) be liable for any direct, indirect, special, continuous, exemplary or criminal damages or any other damages, including but not limited to, loss of income, loss of business, loss of opportunity, loss of data, either by contract, damage or other, arising from the use, usability or inaccessibility of Inlock platform and/or Inlock account, including but not limited to any damage caused by Inlock, information or trust, or by mistake, interruption, deletion of files or emails, malfunction due to viruses, operational and transmission delays, or other operation errors, whether Vis Major, communication failure, theft, corruption or unauthorized access to Service Provider's register, programs, or services.

Under no circumstances shall Service Provider and its sole operating entity or subcontractor (including its directors, members, employees, and agents) be held liable for any damage arising from the use of the inlock.io website or the Inlock account) exceeds the fees received by Inlock from using your Inlock account within six months from the date of the claim.

The limitation of this responsibility is as broad as possible within the legal system. Because some jurisdictions do not allow certain exceptions to certain warranties, limitations, or exclusions, some limitations of this section may not apply to you.

### **Indemnification**

In the broadest sense of the law, you agree to indemnify any action, obligation, expense, claim, loss or gain directly or indirectly by indemnifying Service Provider and its operating units or subcontractors (including its directors, members, employees and agents) due to an indirect loss or incurrance of a claim arising from the use or conduct of inlock.io website and/or account, or because you have violated these Terms.

### **Disputes**

You and we agree to notify the other Party of any claim or dispute arising from the use of the inlock.io website or the Inlock account within 30 days of its occurrence in writing. You and we agree that we will try to settle the dispute peacefully and reach a settlement before bringing it to trial or another forum.

### **Governing Law and Dispute Resolution**

This Agreement is governed by and shall be construed and enforced under the laws of the European Union, Lithuania, without regard to any choice or conflict of laws rules. If a dispute arises out of or relates to this Agreement or the breach thereof, and if said dispute cannot be settled through negotiation, it shall be finally resolved by arbitration administered in Lithuania or such other applicable arbitration body as required by law or regulation, and judgment upon the award rendered by the arbitrators may be entered in any court having jurisdiction. If any proceeding is brought for the enforcement of this Agreement, then the successful or prevailing party shall be entitled to recover attorneys' fees and other costs incurred in such proceeding in addition to any other relief to which it may be entitled.

### **Waiver of Representation Procedure**

In the broadest sense of the law, you and Service Provider agree that both parties may initiate any dispute against the other party in their own or individual capacity, and both waive their right to act in a group or representative manner against the other. In addition, where the law allows, unless

the parties otherwise agree, they seek resolution outside the court.

If the waiver of group action or representation is invalid under the applicable legal system, this waiver is invalid, but the remainder of the Legal Section remains valid and enforceable.

### **Mixed provisions**

The Complete Settlement. These Terms and Conditions create a full agreement between you and Service Provider regarding the subject matter and supersede any previous dispute, agreement or agreement between you and Service Provider (including but not limited to the former versions).

### **Separability**

If any part of these Terms, and any additions to it from time to time, have been considered unlawful, invalid or unenforceable, in whole or in part under any legal system, the clause or part thereof shall be regarded as invalid and shall not become part of this Terms, but the legality, validity, and enforceability of the terms do not affect the rest of the agreement, so all other parts of the agreement remain in effect.

If any section or part of these Terms is deemed to be unlawful, invalid or unenforceable, the Parties shall replace this Section or Part with a lawful, valid and enforceable version that has the same effect or meaning as close as possible aligned with the purpose of these Terms and Conditions.

### **Transfer**

You may not assign or transfer any of your rights or obligations under these Terms without the prior written permission of Service Provider. You agree that Service Provider may transfer all or part of these Terms, including, but not limited to: (i) a subsidiary or affiliate (ii) the acquirer of Service Provider's shares, business or assets; (iii) after the merger.

### **Change in control**

In the event that Service Provider merges with or is acquired by a third party, we reserve the right to transfer the information stored about you as part of a change of merger, acquisition, sale.

### **Force majeure**

Service Provider is under no circumstance be responsible for any delay, malfunction or service outage that results directly or indirectly from circumstances beyond its control, including but not limited to, delays or failures in the event of a disaster, civil or military acts, acts of terrorism, civilian actions, war, strike and other work, fire, telecommunication failure, or Internet service, or network services, device failure and/or software failure, other disasters, and any similar event outside our control.

Expiration of validity. All sections of these Terms naturally go beyond the validity and termination of these Terms, including, but not limited to, Inlock Account Suspension and Termination Sections, the use of inlock.io website, disputes with Service Provider, and general sections, expiry of these Terms and Conditions.

### **Section markings**

The markings of sections serves only convenience purposes it holds no additional meaning or

significance.

**Last revision: 08/06/2022 - INLOCK UAB**