



## SERVICE PROVISION CONTRACT – EBX

This Service Provision Agreement (“Agreement”) is entered into between you (“User”) and **EBX Technology Ltd.** (“EBX”, “we”, “our”), regulating the use of our applications, digital wallets, API interfaces and other services made available through the EBX platform (“Services”).

By accessing, creating an account, or using our Services, you agree to the terms below. If you do not agree, do not use the Services.

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### 1. OBJECT

EBX offers a secure app where you can manage your cryptocurrencies yourself, without the need for banks or brokers. Once you log in, the app automatically creates wallets for various networks, such as **Bitcoin, Ethereum, Solana e Polygon**, all in one place.

The platform works in a **decentralized**, using **Edge Computing**, which means it's distributed across multiple data centers in Brazil (in 34 cities and 14 states) to be faster, more secure, and resilient to failures. It's the only one in Brazil to offer crisis-resilient edge computing.

With the resource **Tap2Pix**, you can make P2P (person to person) payments quickly and easily, with just one touch, using NFC, QRCode or BLE (Bluetooth Low Energy).

To create free accounts we use technology **Account Abstraction**, a technology that allows you to customize how wallets work, including security rules, maximum values, opening hours, beneficiary names, and recovery.

In the plans **EBX Pro**, to protect your privacy, we use technologies such as **Stealth Address**(hidden addresses), **ZKP – Zero-Knowledge Proofs**(cryptographic proofs that keep your data private), and **HSMs – Hardware Security Modules**, which store your keys with maximum security.

We also use CSTRNG and TRNG cards, both EAL6+ security standard and with secret fragmentation (Shamir's Secret Sharing) integrated with security modules (HSM), ensuring compliance with standards such as NIST FIPS 140-3 and the highest level of custody with hardware wallet.

Additionally, we use security tools from the cell phones themselves, such as **DeviceCheck e App Attest da Apple**, **Play Integrity da Google** and virtual keyboard, which help ensure that no one can intercept, inject, or alter communications between the application and our servers.

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## 2. SAFETY AND RESPONSIBILITIES

### 2.1 Custody and Infrastructure

The whole logic of custody, operation and infrastructure is the responsibility of EBX.

### 2.2 User Responsibility

Security when accessing the application is the sole responsibility of the User. This includes protecting their devices, passwords, biometrics, and the correct use of cards. EBX is not responsible for losses resulting from unauthorized access caused by the User's negligence.

### 2.3 Privacy and Data

Users must keep their data up-to-date and secure. We use behavioral biometrics to prevent fraud, but managing the devices and access environments is the user's responsibility.

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## 3. RATES AND COSTS

### 3.1 Fiat ↔ Crypto Transaction Fees

Any purchase or sale of digital assets made through the Services will incur a cost of **5% (two percent) to 2% (two percent)**, depending on the user's group, on the transaction amount, as well as any fees charged by partners for on-ramp and off-ramp. These fees are clearly displayed before the transaction is confirmed.

### 3.2 Crypto Transfer Fees

Any transfer of cryptocurrencies or stablecoins (sending/transaction between wallets) carried out through EBX is subject to a fee. **3% (three percent)** on the transferred amount.

### 3.3 Transparency in Charges

Applicable fees, including partner fees, will always be presented in detail before the transaction is confirmed, ensuring complete transparency.

### 3.4 EBX Pro

The EBX Pro modality gives access to the privacy system using **Stealth Address**(hidden addresses), **ZKP – Zero-Knowledge Proofs** (cryptographic proofs that keep your data private), security modules (HSM), and a hardware wallet system using CSTRNG and TRNG cards, both EAL6+ security standard and with secret fragmentation (Shamir's Secret Sharing) integrated with security modules. Your billing will be monthly and contracted directly through the EBX app.

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## 4. TERMS OF USE

### 4.1 Wallet Creation and Use

When you create an account, your wallets are automatically generated with immediate support for multiple networks. There's no need to manually configure addresses.

### 4.2 Misuse

It is prohibited to use the Services for illegal activities, including, but not limited to: fraud, money laundering, terrorist financing or any actions that violate national or international laws.

### 4.3 Usage Limits and Suspension

EBX may impose technical or operational limits and suspend access in case of misuse, security risk, or if there is a suspected violation of this Agreement.

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## 5. EXEMPTIONS AND RISKS

### 5.1 Risks Inherent in the Crypto Market

The User acknowledges and accepts the risks inherent in the use of digital assets, including, but not limited to, high volatility, network failures, possible forks, temporary trading freezes, handling errors that may compromise transactions, and sending to incorrect addresses. EBX makes no guarantees regarding the value, performance, or stability of any digital assets.

### 5.2 Disclaimer

EBX will not be responsible for direct or indirect losses caused by User decisions, third-party

actions, or failures beyond the platform's control, such as public network interruptions (blockchains).

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## **6. GENERAL PROVISIONS**

### **6.1 Changes to the Contract**

EBX may update the terms of this Agreement at any time, upon prior notice to the User.

### **6.2 Applicable Legislation**

This Agreement shall be governed by Brazilian laws, and any dispute shall be resolved in the jurisdiction of the district of São Paulo/SP, waiving any other jurisdiction, however privileged it may be.

### **6.3 Electronic Acceptance**

Acceptance of the terms is done electronically, through continuous use of the Services, legally equivalent to a physical signature.