

TERMS AND CONDITIONS OF USAGE

1. Introduction

> 1.1 Terms and Conditions

- 1.1.1 You must agree to all of the terms of this Agreement. If you do not agree to or accept all of the terms of this Agreement, please immediately discontinue access to, and use of, all Billion Local Coin (here after referred to as BLC) services and products including Billion Local Coin Gold (here after referred to as BLCG) and its services and products. This Agreement applies to all users and/or customers of BLC services and products, whether as a guest or a registered Customer.

- 1.1.2. If you are under the age of eighteen (18) or the legal age for entering legally binding contracts under applicable laws, you are not permitted to use any of BLC's and BLCG's services and products. By continuing to access or use the Site, you indicate that you are 18 years of age or older or have the legal capacity to enter legally binding contracts under applicable laws. Misrepresentation of your age to gain access to any of BLC's and BLCG's services and products is a breach of this Agreement.

2. Definitions

“**Biance USD**” or “**BUSD**” means the US dollar stablecoin managed by the Company and branded as such.

“**BLC Contractual Documentation**” means each of the agreements and documents on <https://billionlocalcoin.net/> and linked on the bottom of that page, which govern, in conjunction with this Agreement, the use of BLC'S Site, Products and Services, including BLCG'S products and services.

“**BLC**” means the allocated stablecoin managed by the Company.

“**BLCG**” means the allocated gold stablecoin managed by the Company.

“**Exchange**” means the crypto asset exchange owned and managed by the Company.

“**IKIL**” and the “**Company**” means Infinity Kairos International Limited (IKIL), a technology and business company of No. 6 Cox Street, McBean, Couva, Trinidad and Tobago

“**Materials**” means, collectively, the images and content on the Site, including, but not limited to, text, software, images, graphics, data, messages, market data or any other information, and any other website content owned, operated, licensed, or controlled by the Company.

“**Member**” means a User who registers with the Company to use the Site, any Products, or any Services. There is no obligation for any user to become a member. Not all Users will become Members.

“**Party**” means each of the Company and you.

“**Products**” means the products, platforms and technology that the Company provides to Members, including but not limited to the Exchange, over-the-counter trading services, USD Stablecoins BLC and BLCG.

“**Services**” means services and other actions that the Company provides to Members through the Company’s Products.

“**Site**” means any website managed by the Company with domains ending with “billionlocalcoin.net”.

“**USD Stablecoins**” has the meaning as set forth in the US Dollar-Backed Stablecoin Terms and Conditions.

“**User**” or “**You**” means someone who accesses the Site in any way.

First-person pronouns are used in this Agreement (us, we, our, ours, etc.) to refer to the Company. Second-person pronouns (you, yours) refer to the User.

3. Acceptance of Terms:

> 3.1 Intent to be Bound; Consult with a Lawyer

THIS AGREEMENT IS A LEGAL CONTRACT BETWEEN YOU AND THE COMPANY. YOU SHOULD TREAT IT AS ANY OTHER LEGAL CONTRACT BY READING ITS PROVISIONS CAREFULLY, AS THEY WILL AFFECT YOUR LEGAL RIGHTS. BY ACCESSING THE SITE, THE PRODUCTS, OR USING THE SERVICES IN ANY MANNER, YOU ARE DEEMED TO HAVE READ, UNDERSTOOD AND AGREED TO BE BOUND BY ALL OF THE TERMS CONTAINED IN THIS AGREEMENT. YOU MAY NOT PICK AND CHOOSE WHICH TERMS APPLY TO YOU. IF YOU DO NOT AGREE WITH ALL OF THE TERMS IN THIS AGREEMENT, YOU MUST CEASE ALL ACCESS AND USE OF THE SITE, PRODUCTS, AND ANY OTHER SERVICES PROVIDED BY THE COMPANY. NOTHING IN THIS AGREEMENT IS INTENDED TO CREATE ANY ENFORCEMENT RIGHTS BY THIRD PARTIES.

IF YOU DO NOT UNDERSTAND ALL OF THE TERMS AND CONDITIONS IN THIS AGREEMENT, YOU SHOULD CONSULT WITH A LAWYER BEFORE USING THE SITE, THE PRODUCTS, OR THE SERVICES.

>3.2 Consideration

Consideration for your acquiescence to all the provisions in this Agreement has been provided to you in the form of allowing you to use our Site, Products, and our Services. You agree that such consideration is adequate and is received upon your viewing or using any portion of any of our Site, Products, and/or Services.

>3.3 Electronic Signatures / Assent Required

- 3.3.1. You manifest your agreement to this Agreement and the BLC Contractual Documentation by taking any act demonstrating your assent thereto. Users are required to click a checkbox adjacent to and associated with the words “I agree” or some similar language to accept these Terms and Conditions. If you click any link, button or other device provided to you in any part of our Site’s interface, then you

have legally agreed to all these Terms and Conditions. Additionally, by using any part of our Site, Products or Services in any manner, you understand and agree that such use constitutes your affirmation of your complete and unconditional acceptance to all the terms in this Agreement.

- 3.3.2. Even if you fail to indicate your agreement to this Agreement, you understand and agree that you are still bound by the terms of this Agreement and the BLC Contractual Documentation, as applicable, by virtue of your viewing the Site or using any portion of the Site, Products, or our Services.

>3.4 Illegal Activities

By your use of any of the Site, the Products, or the Services, you represent that such use is legal in your local jurisdiction, and you agree that you will not use the Site, Products, or the Services if such use is prohibited or otherwise violates the laws of the country, state, province, or other jurisdiction in which you reside or of which you are a citizen.

>3.5. Incorporation by Reference

Although this Agreement represents the primary terms and conditions with respect to our Site, the Products, and the Services, certain additional guidelines and rules are hereby incorporated by reference. These documents, including the (i) Privacy Policy, (ii) Anti-Money Laundering/Know Your Customer Disclosure, and (iii) the rest of the BLC Contractual Documentation, as applicable, can be found on our Site and are specifically incorporated by reference and form an integral part of this Agreement.

4. YOUR ACCOUNT

>4.1. Opening your Account; Registration Data; Compliance Policies

In order to use the Products, you must create an Account. Your Account will be used to store various crypto asset amounts and fiat currency amounts as deposited and/or received by you. You will be asked to provide certain registration details and information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, wallet information, tax identification number and other information that will allow us to identify you. We may also ask to see your driver's license and one other identifying document.

>4.2 You hereby authorize us, or a third-party service provider, to take any measures that we consider necessary to verify and authenticate your identity, confirm the information you submit about your bank (or other financial institution) account, and to take any action we deem necessary based on the results.

>4.3 While we use reasonable efforts to protect your Registration Data from inadvertent release or misappropriation, we are not responsible for the intentional or criminal acts of third parties such as hackers or "phishers."

>4.4 Security Procedures and Liability for Unauthorized Activity

-4.4.1 While we may implement certain monitoring procedures designed to alert us to fraudulent activity, we are not responsible for any unauthorized use of your Account, and we will not be liable for any loss that you may incur as a result of someone accessing your Account, either with or without your knowledge. We disclaim any and all liability arising from fraudulent entry and use of the Products, and the Services (including, but not limited to, liabilities arising from unauthorized activity undertaken through your Account). If someone fraudulently obtains access to your Account, we will take such action as we determine to be warranted, including without limitation, terminating your access and/or membership immediately, closing the Account, and taking all necessary and appropriate actions under applicable international, federal, state, provincial and local laws.

-4.4.2 PLEASE NOTE THAT WE WILL NEVER ASK YOU, FOR ANY REASON, WHETHER BY EMAIL, REGULAR MAIL OR TELEPHONE, TO DISCLOSE YOUR ACCOUNT PASSWORD. PASSWORD INQUIRIES WILL ONLY BE CONDUCTED ONLINE AND ONLY AFTER YOU HAVE SIGNED ONTO THE COMPANY'S SITE. WE WILL NEVER SEND YOU EMBEDDED LINKS IN AN EMAIL REQUESTING THAT YOU SIGN ONTO THE SITE BY CLICKING SUCH A LINK. IF YOU RECEIVE AN EMBEDDED LINK BY EMAIL CLAIMING TO BE FROM US, YOU SHOULD NOT OPEN IT OR CLICK ON THE LINK. THE EMAIL IS NOT FROM US AND IS LIKELY FRAUDULENT. NEVER GIVE YOUR ACCOUNT PASSWORD TO ANYONE WHOM YOU DO NOT INTEND TO AUTHORIZE TO USE YOUR ACCOUNT.

5. SUSPENSION AND TERMINATION OF YOUR MEMBERSHIP AND ACCOUNT

>5.1. Suspension and Termination

Without limiting other remedies that may be available to us, we reserve the right, in our sole and absolute discretion, to block access to or to suspend, close or terminate your Account, refuse to let you purchase or redeem your crypto assets, and freeze all funds or assets in your Account, at any time, with or without advance notice, if:

-5.1.1. we believe, in our sole and absolute discretion, that you have breached any terms and conditions of this Agreement,

-5.1.2. you engage in abusive behaviour, as determined in our sole and absolute discretion.

-5.1.3. we are unable to verify or authenticate any information you provide to us.

-5.1.4. we believe, in our sole and absolute discretion, that your actions may cause legal liability for you, our Users, Members or us.

-5.1.5. you add any type of currency to your Account using any source that you do not have the legal right from which to transfer funds.

-5.1.6. we have reasonable suspicion that you are directly or indirectly using our Site, the Products, the Services or the Materials in violation of applicable law or regulation, or this Agreement.

-5.1.7. we are directed to do so by law enforcement, regulatory authority or court order.

-5.1.8. we are required to do so by applicable law or regulation.

-5.1.9. your Account is subject to pending litigation, investigation or governmental proceeding.

-5.1.10. we believe that someone is attempting to gain unauthorized access to your Account.

-5.1.11. we believe there is unusual activity in your Account.

-5.1.12. for any other reason in our sole and absolute discretion.

In addition, we may discontinue the Site, any Product, or any Services at any time.

>5.2 Seizure and Loss of Value on Suspension or Closure

-5.2.1 We are not responsible for any loss of value in your Account, or of any crypto asset or fiat currency, resulting from the suspension or closing of your Account for any of the reasons listed above, including your violation of this Agreement or from any government seizure or forfeiture. You agree that neither the Company nor any third party acting on our behalf shall be liable to you for any termination of your access to any part of the Site, the Products or the Services in accordance with this Agreement.

-5.2.2 User tokens may be subject to seizure or forfeiture if IKIL is instructed to seize such funds by formal written legal directive from a regulator, judicial body, law enforcement agency, or other legal entity having jurisdiction over IKIL. Seizure may not occur under any circumstances absent such a legal directive.

-5.2.3 If tokens are seized, the IKIL transaction generation will ensure that the seized funds are sent to a segregated wallet address held by IKIL for the purposes of seizure/forfeiture, until such time as they may be disposed of or otherwise handled as required by law.

>5.3 Your Obligations on Suspension or Closure

-5.3.1. You agree that if your access is terminated by us, you will not attempt to regain access to the Site, the Products, or the Services – using the same or different username or other attempted identification – without our prior written consent.

-5.3.2. If we terminate your Account, we will return the assets in your Account to you, less the value of any damages to which we are entitled pursuant to this Agreement, subject to applicable law. You authorize us to return your funds (less damages to which we are entitled) to any bank account linked to your Account, unless otherwise required by law. If you have not previously provided banking details, you agree to provide banking details to us within seven (7) calendar days of receiving notice of the closure so that we may remit your balance to you. If there is a balance of crypto

assets remaining in your Account, you agree to provide us with an address within seven (7) calendar days of receiving notice of the closure so that we may remit the remaining crypto assets to you. In our sole discretion, and in any event if you fail to provide a crypto asset address as required by this section, you agree that we are permitted to sell any crypto assets on the open market at the prevailing market price and return the proceeds (less damages to which we are entitled) to any bank account linked to your Account. You agree that we will not be liable to you for any losses that you may incur as a result of such conversion of crypto assets to fiat currency in connection with the closure of your Account.

6. EXPLANATION OF USE OF THE SERVICES

>6.1. Access

- 6.1.1. All Users may access certain public areas of the Site and may use the Products. You are responsible for access to the Internet, and any Internet access or other fees that you incur to access our Site, the Products, and the Services are your sole responsibility. We do not provide any hardware or software to you so that you will need to purchase or license the necessary hardware and software to access the Site, the Products, and the Services.

>6.2 Disclaimer; Risk Factor

- 6.2.1. We are not responsible for any loss or damage incurred by you as a result of your use of the Site, the Products, or the Services or for your failure to understand the nature of crypto assets, including USD Stablecoins, BLC and BLCG, or the market for such assets.

- 6.2.2. You acknowledge the following risks related to your use of the Site, the Products, and the Services:

- 6.2.3. The risk of loss in trading crypto assets may be substantial and losses may occur over a short period of time.

- 6.2.4 The price and liquidity of crypto assets has been subject to large fluctuations in the past and may be subject to large fluctuations in the future.

- 6.2.5 Crypto assets are not legal tender, are not backed by the government, and assets and values are not subject to Federal Deposit Insurance Corporation or Securities Investor Protection Corporation protections.

- 6.2.6 Legislative and regulatory changes or actions at the state, provincial, federal or international level may adversely affect the use, transfer, exchange and value of crypto assets.

- 6.2.7 Transactions in crypto assets are irreversible, and accordingly, losses due to fraudulent or accidental transactions are not recoverable.

- 6.2.8 Some crypto asset transactions shall be deemed to be made when recorded on a public ledger, which is not necessarily the date or time that you or any other person initiates the transaction.

- 6.2.9 Crypto assets in a given address are controlled by the private key of the holder of the address. If the private key is compromised or lost, the crypto assets in that address may be stolen or lost and otherwise unrecoverable.

- 6.2.10 The value of some crypto assets may be derived from or influenced by the continued willingness of market participants to exchange fiat currencies for crypto assets, which may result in the potential for permanent and total loss of value of a particular crypto asset should the market for that crypto asset disappear.

-6.2.11 There is no assurance that a person who accepts crypto assets as a payment today will continue to do so in the future.

-6.2.12 The volatility and unpredictability of the price of crypto assets relative to fiat currency may result in significant loss over a short period of time.

- 6.2.13 The nature of crypto assets may lead to an increased risk of fraud or cyberattack and may mean that technological difficulties experienced by the Company may prevent access to, or use of, your crypto assets.

- 6.2.14 Any bond or trust we may hold for the benefit of members may not be sufficient to cover all losses incurred by members.

- 6.2.15 The Company may not be regulated as a financial institution or equivalent in your jurisdiction.

>6.3 This Agreement does not disclose all the risks associated with trading in crypto assets. You acknowledge and agree that you are solely responsible for determining the nature, potential value, suitability, and appropriateness of those risks for you considering your circumstances and financial resources. The Company does not give advice or recommendations regarding crypto assets, including the suitability and appropriateness of, and investment strategies for, crypto assets. You should be aware that you may sustain a total loss of the assets in your wallet, and that under certain market conditions, you may find it difficult or impossible to liquidate a position. The Company is not giving tax advice, legal advice, or other professional advice by allowing you to use the Site, the Products, or the Services. No Material on our Site, including FAQs or blogs, shall be considered tax advice, legal advice or investment advice.

YOU ACKNOWLEDGE AND AGREE THAT YOU SHALL ACCESS AND USE THE SITE, THE PRODUCTS, AND THE SERVICES AT YOUR OWN RISK.

>6.4 SERVICE INTERRUPTION

From time to time due to technological factors, scheduled software updates and the performance of other maintenance, as well as factors beyond or within our control, the Site, the Products, or other Services may be temporarily interrupted (“Downtime”). Information on scheduled maintenance windows can be found on our Site. Open orders and/or exchanges will be held during Downtime and processed normally following Downtime. Following any Downtime, market conditions and prices may differ significantly from conditions and prices prior to such Downtime.

7. AGREEMENT TO RECEIVE NOTIFICATIONS AND OTHER COMMUNICATIONS

We reserve the right to send electronic mail or other messages to you and to other Members for purposes of providing you information about your wallet or the Services you receive. Please see our Privacy Policy regarding certain direct marketing.

8. USE OF THE PLATFORM:

RESTRICTIONS ON USE OF OUR SITE AND SERVICES

Without our express prior written authorization, you may not:

- 8.1. Duplicate or reproduce any part of our Site, the Products, the Services or the Materials (except as expressly provided elsewhere in this Agreement).

-8.2. Create any derivative works based on or using our Site, the Products, the Services, or the Materials, and you agree and stipulate that any and all derivative works are NOT “fair use;”

-8.3. Use our Site, the Products, the Services or the Materials for any public display, public performance, sale or rental, and you hereby agree and stipulate that any and all such uses are NOT “fair use”.

-8.4. Use our Market Data to develop, create, register, list, trade, clear, or settle any investment product or financial product of any kind.

-8.5. Re-distribute our Site, the Products, the Services, or the Materials, and you hereby agree and stipulate that any and all such uses are NOT “fair use;”

-8.6 Remove any copyright or other proprietary notices from our Site, the Products, the Services or the Materials; or falsify or delete any author attributions, legal or other proper notices or labels of the origin or source material that is uploaded or otherwise provided by you.

-8.7. Frame or utilize any framing techniques in connection with our Site, the Products, the Services or the Materials.

-8.8. Translate, reverse-engineer, decompile or disassemble our Site, the Products, the Services or the Materials.

-8.9. Use any meta-tags, pay-per-click advertising, or any other “hidden text” using our Site’s name or marks or those of the Products, and you hereby stipulate that any use of the Site’s name or marks, or any other marks owned by us is an infringement upon our trademark rights, and you stipulate to make payment of liquidated damages of five thousand United States dollars (US\$5000) per such infringement as a genuine pre-estimate of the loss and damage that will be suffered by us as a result of such infringement, plus you agree to pay any and all fees incurred in the recovery of this amount, including attorney’s fees and all associated costs;

-8.10. “Deep link” to any page of the Site or the Products or avoid accepting acknowledgement of this Agreement (for the avoidance of doubt, you may only link to the main entry page).

-8.11. Circumvent any encryption or other security tools used anywhere on the Site or in conjunction with the Products or the Services (including the theft of usernames, passwords or API keys or using another person's username, password or API key in order to gain access to a restricted area of the Site).

-8.12. Use any data mining, bots, scrapers or similar data gathering and extraction tools on the Site or in conjunction with the Products, the Services or the Materials.

-8.13. Sell, rent, lease, license, sublicense, transfer, distribute, re-transmit, time-share, use as a service bureau or otherwise assign to any third party the Materials (including our Market Data) or the Products or Services or any of your rights to access and use the Products, the Materials or Services as granted specifically by this Agreement.

-8.14. Use our Products or Services to impersonate any other User or person.

-8.15. Use any Materials (including the Market Data) or information on our Site or included in our Products or Services in any manner that infringes any copyright, trademark, patent, trade secret, publicity or other proprietary right of any party.

-8.16. Use or duplicate the computer code underlying any BLC's and BLCG's Products, contrary to the license contained in each Product's code repository.

-8.17. Upload or attempt to upload files that contain viruses, Trojan horses, worms, time bombs, cancelbots, corrupted files, or any other similar software or programs that may damage the operation of ours or another's property.

-8.18. Upload, post, email or otherwise transmit to us any submission that you do not have a right to transmit under contractual, fiduciary or other relationships (such as inside information, trade secrets, proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements).

-8.19. Upload, post, email or otherwise transmit any unsolicited or unauthorized advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation, except in those areas that we may designate for such purpose.

-8.20. Restrict or inhibit any other User from using and enjoying the Product or the Services.

-8.21. Harvest or otherwise collect information about other users of the Site, the Product or the Services, including email addresses or other personally identifiable information.

-8.22. Violate any applicable laws, regulations or policies, or this Agreement.

-8.23. Use the Products, USD Stablecoins, BLC, BLCG or the Services to pay for, support, receive proceeds from or otherwise engage in any illegal gambling activities.

-8.24. Upload, post, email or otherwise transmit any material that is illegal, immoral, obscene or defamatory of any person.

-8.25. Use any automatic device or manual process to monitor or reproduce the Site, the Services (including the Products) or the Materials, and will not use any device, software,

computer code, or virus to interfere or attempt to disrupt or damage the Site, the Products, or Services; and

-8.26. Do anything that may adversely affect proper operation of the Site, the Products, the Services and the reputation and goodwill of the Company.

9. Cryptocurrency Transactions:

When using a Web3 platform, there are several important conditions to consider due to the unique characteristics of decentralized technologies and blockchain networks. Here are some key conditions to keep in mind:

>9.1 Internet Connectivity and Reliability: Web3 platforms rely on internet connectivity to access decentralized applications (dApps), wallets, and blockchain networks. Users should have a stable and reliable internet connection to interact seamlessly with the Web3 ecosystem. To ensure that you can properly use the services we offer, we highly recommend that you have a stable internet access connection, as having an unreliable connection may hamper or restrict your use of our services.

>9.2 Wallet Security: Users must safeguard their private keys and seed phrases, which grant access to their wallets and funds. Losing access to these keys can result in irreversible loss of assets. Secure practices such as using hardware wallets, two-factor authentication, and avoiding phishing sites are crucial.

>9.3 Gas Fees: Transactions on most blockchain networks require the payment of gas fees to incentivize miners or validators. Users should be aware of the associated costs when sending transactions, interacting with smart contracts, or participating in token swaps.

>9.4 Transaction Delays: Blockchain networks have varying transaction processing times. During periods of high network congestion, transactions may experience delays, impacting the speed at which dApps operate and users' ability to execute actions promptly.

>9.5 Network Scalability: Some blockchain networks may experience scalability challenges during peak usage, leading to slower transaction processing and higher fees. Users should consider network scalability when choosing a platform for their activities.

>9.6 Decentralization Principles: Web3 platforms prioritize decentralization, which can impact decision-making, governance, and the availability of services. Users may need to navigate decentralized governance mechanisms and community-driven processes.

>9.7 User Responsibility: Unlike centralized platforms, Web3 services may have limited customer support or recourse for certain issues. Users need to take personal responsibility for their actions, such as verifying smart contract addresses and thoroughly understanding dApps before using them.

>9.8 Smart Contract Audits: When interacting with smart contracts, users should look for audits and security assessments to ensure the code's reliability and minimize the risk of vulnerabilities or exploits.

>9.9 Data Privacy: While blockchain offers transparency and security, users must be cautious about sharing sensitive information on public blockchains, as data is often visible to all network participants.

>9.10 Regulatory Considerations: Users must be aware of the legal and regulatory implications of their actions on Web3 platforms, including taxation, compliance with local laws, and adherence to Anti-Money Laundering (here after referred to as AML) and Know-Your-Customer (here after referred to as KYC) regulations.

>9.11 Evolving Technology: Web3 and blockchain technologies are rapidly evolving. Users should stay informed about updates, changes, and advancements that may impact their interactions with the platform.

>9.12 Interoperability: Different blockchain networks and protocols may have limited interoperability, meaning that assets and data may not easily transfer between them. Users should consider this when engaging with multiple platforms.

>9.13 Market Volatility: Cryptocurrencies and tokens on Web3 platforms can experience significant price volatility. Users should be aware of potential financial risks when holding or trading these assets.

10. LIMITATION OF LIABILITY

Except to the extent prohibited by applicable laws, in no event shall IKIL (or its licensors, agents, suppliers, resellers, service providers, or any other subscribers or suppliers) be liable to you, or any other third party, for any direct, special, indirect, incidental, consequential, exemplary, or punitive damages. These also include without limitation, damages for loss of profits, loss of information, business interruption, loss of revenue, or loss of goodwill, which may arise from any person's use, misuse, or inability to use the Site, the Products, the Services. The Materials or any of the materials contained therein, including any loss caused in whole or in part by any inaccuracies, incompleteness or delays in Market Data, interruptions in the Services, including the Products, even if we have been advised of the probability of such damages and regardless of whether such liability is asserted on the basis of contract, tort or otherwise.

We will not be liable for any damage or interruptions caused by any computer viruses, spyware, Trojan horses, worms, or other malware that may affect your computer or other equipment, or any phishing, spoofing or other attack. You are responsible for maintaining the security of your environment, including regular use of malware screening and prevention software. You should also be aware that email and other communication services are vulnerable to spoofing and phishing attacks and should use care in reviewing messages purporting to originate from BLC and BLCG. Always log into the platform through our Site or contact us if you have any uncertainty regarding the authenticity of any communication or notice.

11. Changes to Terms and Platform:

>11.1 IKIL's right to modify Terms and services/Revisions to This Agreement.

From time to time, we may revise this Agreement and/or the BLC Contractual Documentation. We reserve the right to do so, in our sole and absolute discretion, and you agree that we have this unilateral right. Your continued use of the Site, the Products, or the Services shall be deemed acceptance of the then prevailing terms and conditions of this Agreement. You agree that all modifications or changes to this Agreement are in force and enforceable immediately upon posting. Any updated or edited version supersedes any prior versions immediately upon posting, and the prior version is of no continuing legal effect unless the revised version specifically refers to the prior version and explicitly states that the prior version (or portions thereof) will remain in effect.

>11.2 Notification process for users

- 11.2.1 We agree that if we make any material changes to this Agreement or the BLC Contractual Documentation, as applicable, we will send you an email or written notification regarding the update and include an updated version of this Agreement on our web page. The updated version of the Agreement will include a new "last modified" date at the top of the Agreement to identify the then-currently applicable Agreement. Following receipt of such a notice and the posting of the updated version of the Agreement on our web page, please re-review the Agreement to ensure that you understand how your rights and responsibilities may have been affected by the revisions.

- 11.2.2 It is your responsibility to review this Site, the BLC Contractual Documentation, and Agreement on a regular basis. If you object to any such changes, your sole recourse will be to cease access to the Site, the Products, or the Services.

12. Termination:

- Circumstances under which either party can terminate the user's access.

>12.1 Violation of Terms of Service: These terms of service outline acceptable behaviour and usage. If a user violates these terms, such as engaging in fraudulent activities, attempting to hack the website, or using the platform for illegal purposes, the website may terminate their access.

>12.2 Suspicious or Unauthorized Activity: If it is detected any suspicious or unauthorized activity of a user, such as unusual login attempts, unauthorized transactions, or potential security breaches, we reserve the right to temporarily or permanently suspend the user's access to prevent potential harm.

>12.3 Non-Compliance with Legal Requirements: If a user fails to comply with legal requirements, such as providing accurate identification information for KYC or AML purposes, we may restrict or terminate your access to ensure compliance with regulations.

>12.4 Abuse or Harassment: If a user engages in abusive or harassing behaviour towards other users, staff members, or the platform itself, we can take action to protect the online community and terminate the user's access.

>12.5 Technical Issues: In rare cases, technical glitches or malfunctions could lead to the temporary or accidental termination of a user's access. Such issues would ideally be resolved promptly upon discovery.

>12.6 Changes to Services: If our website undergoes significant changes, such as discontinuing certain services or shutting down altogether, this could result in the termination of users' access.

>12.7 Mutual Agreement: In some instances, a user may request the termination of their access, either due to personal reasons or a desire to close their involvement with the website.

13. Effective Date:

- Date when the Terms and Conditions come into effect. 31st August 2023.