Terms of service

These Terms of Service (this “Agreement”) govern your use of the services made available by Amulets Labs, LLC, a Delaware limited liability company (“Amulets,” “we,” “us” or “our”), directly or through its subsidiaries. **By accepting these Terms, you agree to this Agreement. If you do not agree, do not use the Services.**

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1. Definitions

"Account" means your Amulets user account, through which you access the Services and view your balances and transaction records.

"Affiliate Program" means the Amulets referral and affiliate program governed by the separate Affiliate Program Terms.

"Amulets Card" means a payment card made available through the Platform under the Card Program Documents. References to the "Card" have the same meaning.

"Applicable Law" means the laws, regulations and binding orders that apply to a party or Service in the relevant jurisdiction.

"Available Balance" means the amount available for use in your Account, excluding amounts that are pending, reserved, blocked or otherwise unavailable.

"Card Partner" means the provider through which the Amulets Card program is made available, as identified in the Card Program Documents.

"Card Program Documents" means the product terms, cardholder agreement, incorporated provider terms, fee disclosures and privacy notices applicable to your Card program.

"Cryptoback" means a Reward calculated by reference to an eligible purchase or other qualifying activity and paid in a supported Digital Asset.

"Digital Asset" means a cryptocurrency, stablecoin or other blockchain-based asset supported by the Services. References to a "Virtual Asset" have the same meaning.

"Exchange Rate" means the rate used to convert one asset or currency into another for a transaction.

"Fee Schedule" means the current fees and limits published in the Amulets fees and limits overview and the applicable product disclosures in the Platform.

"Fiat Currency" means a currency issued by a sovereign authority.

"Issuer" means the entity that issues your Card, as identified in the Card Program Documents.

"Local Rails" means local payment and transfer methods made available through the Platform for supported Fiat Currency payments.

"Partner" means a third-party provider involved in a Service, including a Card Partner, Issuer, payment provider, custodian, processor, identity verification provider or liquidity provider.

"Partner Terms" means the terms and disclosures governing the part of a Service provided by a Partner.

"Platform" means the Amulets website, applications and other official interfaces through which the Services are offered.

"Restricted Jurisdiction" means a jurisdiction in which a Service is restricted under Applicable Law, sanctions, card network rules, Partner requirements or our lawful risk controls.

"Rewards" means Cryptoback, promotional credits, bonuses and other benefits offered under a rewards program.

"Services" means the wallet functionality, Digital Asset deposits and withdrawals, Swaps and conversions, Local Rails, Card access, Rewards and related features made available through the Platform.

"Supported Asset and Network" means the combination of Digital Asset and blockchain network enabled for the requested operation.

"Swap" means an exchange between supported Digital Assets requested through the Platform.

"User Content" means information, content and instructions you submit through the Services.

Defined terms apply in the singular and plural. Additional terms may be defined in the relevant section.

2. Eligibility; User Representations and Warranties

2.1 Eligibility. You must be at least eighteen years old, have legal capacity to enter into this Agreement and meet the requirements for the Service you request. Availability may depend on your residence, location, identity verification, Applicable Law and Partner eligibility criteria. You represent that you are not subject to applicable sanctions or prohibited from using the relevant Service by your location or legal status.

2.2 Personal use and ownership. Unless an approved product expressly permits otherwise, use your Account for your own lawful purposes. You must hold or have valid authority to transfer the assets you use, and must not act for an undisclosed third party or use proceeds of unlawful activity.

2.3 Accurate information. Provide complete, accurate and current information and promptly update any changes. You authorise the identity and risk checks necessary to provide the Services, in accordance with Applicable Law and the relevant privacy notices.

2.4 Product approval. An Account does not guarantee approval for a Card or another Partner product. The relevant Partner may request additional information or decline an application. Any resulting restriction of other Services is governed by Section 18.

2.5 Continued eligibility. Do not evade restrictions through false information, another person's identity, account sharing or technical measures. We may restrict access if you cease to qualify or a compliance or security concern arises. Remaining balances are handled under Section 18.

3. Account registration and identity verification

3.1 Registration. Complete the registration and verification steps in the Platform. We may require your legal name, date of birth, address, contact details, identification documents and, where permitted and necessary, a selfie or facial verification.

3.2 Ongoing verification. We or a Partner may request updated documents, source-of-funds information, transaction explanations or other information required by law or proportionate to the risks of the Service.

3.3 Incomplete verification. A Service may be delayed, declined or restricted if information is missing, inconsistent or cannot be verified. Restrictions and the return of existing balances follow Section 18.

3.4 Partner onboarding. The applicable product terms and privacy notice are presented before you enter a Partner product. Complete any additional acceptance required for that product. Necessary verification information may be shared as described in Section 23.

3.5 Records. We retain verification records and evidence of the documents presented, their versions and your acceptance for applicable legal and contractual retention periods.

4. Compliance with AML/CTF and Sanctions Laws

4.1 Compliance controls. The Services are subject to applicable anti-money laundering, counter-terrorist financing, sanctions and fraud-prevention requirements. We conduct identity verification, transaction screening and monitoring proportionate to those requirements and the risks of the Service.

4.2 Additional information. We or a Partner may request transaction explanations, source-of-funds or source-of-wealth evidence and beneficiary or counterparty information. You must cooperate with lawful and reasonably necessary requests.

4.3 Transfer information. Where Travel Rule or comparable requirements apply, originator, beneficiary and counterparty information may be collected, retained and transmitted to the relevant provider. Transfers may be delayed or declined if required information cannot be verified.

4.4 Restrictions. We may hold, restrict or reject an operation where required by law or where there are reasonable grounds concerning sanctions, fraud, financial crime or security.

Cancellation or recovery depends on the operation's processing stage and the relevant network or payment system.

4.5 Reporting and notice. We may disclose information to competent authorities where required or lawfully permitted. We will explain a restriction where permitted; notice may be limited by legal confidentiality or investigation requirements. Assets remain subject only to valid legal or contractual holds and adjustments.

5. Description of services and availability

5.1 Wallet and records. The Platform allows you to view supported balances and transaction records and use available wallet features. Custody arrangements are described in Section 14.

5.2 Services. Depending on availability, you may deposit or withdraw Digital Assets, exchange supported assets, use Local Rails, request and use a Card, and participate in Rewards. Each Service is subject to the relevant sections of this Agreement and any applicable Partner Terms.

5.3 Availability. The Platform identifies the Services, assets, networks, payment directions and jurisdictions available to you. Availability may vary by user, location, verification status, Partner and rollout stage.

5.4 Disruptions. Features may be paused for maintenance, network events, abnormal market conditions, security incidents or Partner outages. We will communicate material disruptions and take reasonable steps to address accepted operations, subject to legal restrictions.

5.5 Changes. Additions, suspensions and discontinuations follow Section 25, including the treatment of pending operations, available balances and accrued Rewards.

6. Digital asset deposits and withdrawals

6.1 Supported combinations. Use only the Supported Asset and Network enabled for the relevant deposit or withdrawal direction. Check the current fees, networks and limits overview and the operation-specific instructions before sending assets or confirming a withdrawal.

6.2 Deposit instructions. Use the address issued for the selected asset and network and any required memo, tag or other identifier. Check these instructions each time you deposit. A transfer visible on a blockchain remains subject to the crediting requirements below.

6.3 Deposit credit. Deposits are credited after the required network confirmations and verification and screening. Credit may be delayed or declined because of minimum amounts,

unsupported transfers, chain reorganisations or compliance concerns. We may correct a provisional credit if the underlying transfer is reversed by a network event or was recorded incorrectly, and explain the correction where permitted.

6.4 Withdrawals. Verify the asset, network, amount, recipient address and any required identifier before confirming. The confirmation flow discloses applicable fees and limits. Security and compliance checks may be required before transmission.

6.5 Pending withdrawals. Your balance may be reserved or debited before a withdrawal is broadcast. Delivery remains subject to processing and network confirmation. If a withdrawal fails or is cancelled, we will confirm its status and release the reservation or restore the amount due to your Available Balance.

6.6 Cancellation and finality. Cancellation is possible only while the processing stage and relevant system permit it. A broadcast or confirmed blockchain transfer may be irreversible, including where you supplied an incorrect address or identifier.

6.7 Unsupported transfers and recovery. An incompatible asset, network or transfer method may prevent credit and cause permanent loss. Where recovery is technically possible and lawful, we may assess a request and disclose any recovery fee before proceeding. Recovery is not guaranteed. Liability remains subject to Section 20.

6.8 Fees, limits and support changes. Supported combinations, fees and limits are maintained in the Platform and live documentation. Removal or suspension of support follows Section 25, with information and an opportunity to withdraw affected available assets where practicable and lawful.

7. Swaps and conversions

7.1 Scope and counterparty. You may request Swaps for the assets and pairs available in the Platform. Amulets acts as principal and your contractual counterparty, using its own inventory. Any different execution model will be disclosed before you confirm a transaction.

7.2 Quotes and authorisation. Before confirmation, the Platform shows the assets and amounts, Exchange Rate, applicable fees, net amount and quote validity. Review and accept a new quote if the previous one expires. Confirmation authorises the specified debit and exchange.

7.3 Execution and confirmation. A firm quote accepted within its validity period and accepted by us for execution is processed at that quote, subject to the disclosed execution conditions and Section 7.6. Indicative prices are identified as such. The transaction record confirms the executed amounts and charges. A materially different quote requires your acceptance.

7.4 Internal settlement. A Swap may settle through internal Account entries. Any later withdrawal to an external wallet is a separate transaction governed by Section 6.

7.5 Refusal, failure and finality. A request may be declined before execution for insufficient Available Balance, expired pricing, unavailable liquidity, technical failure or a compliance restriction. If no exchange occurred, the corresponding reservation or debit will be released or restored after reconciliation. A completed Swap cannot ordinarily be cancelled because the market price changes. Rights concerning unauthorised operations and execution errors remain subject to Applicable Law.

7.6 Errors. We may correct a demonstrable pricing, calculation or recording error and will explain the affected amounts and basis where permitted. An ordinary market movement does not justify repricing a validly executed Swap. Relevant risks are described in Section 15.

8. Local rails

8.1 Scope. Local rails enable payments and transfers through the methods, directions and Partners available in the Platform. The requirements of each method are disclosed before use.

8.2 Transaction information. Before confirmation, the Platform identifies the method and relevant provider, source balance or asset, beneficiary details, recipient amount, any conversion rate, fees, limits and processing conditions. Applicable Partner Terms are made available at that stage.

8.3 Instructions. Verify the beneficiary and payment identifier before confirming. You authorise the specified conversion, debit, payment instruction and transmission of information needed to process it. Beneficiary eligibility and permitted payment purposes depend on the relevant method and its rules.

8.4 Processing. Your balance may be reserved or debited before the Partner completes the payment. Acceptance of an instruction or funding sent to a Partner does not establish that the beneficiary has been paid. The transaction record shows the status available to us.

8.5 Rejected and returned payments. We will reconcile a rejection or return and credit the amount due once the outcome is established. Any conversion on return or retained third-party charge must have a disclosed lawful basis and will be explained.

8.6 Cancellation and errors. Cancellation is possible only before the instruction becomes irrevocable and where the relevant system permits it. We may assist with recovery from an incorrect beneficiary, but cannot guarantee recovery. Applicable error-resolution and consumer rights remain available.

8.7 Responsibilities. The Partner performs the payment activities allocated to it. Amulets remains responsible for its interface, disclosures, balance entries, accepted instructions and obligations under Applicable Law. Limits, geographic restrictions and compliance checks apply to the relevant method.

9. Amulets card

9.1 Program and roles. The Card program is made available under Amulets' referral arrangement with Wirex Limited, a company registered in England with company number 09334596 (the current "Card Partner"). The product may be provided through one or more Wirex group entities, depending on your jurisdiction and product. Amulets acts as a referral source and technical facilitator, providing the interface and integration. The Card Program Documents identify the relevant product provider, Issuer, network, Card type and applicable jurisdictions and govern their respective roles.

9.2 Documents and acceptance. We present the current Card Program Documents, including the Wirex Banking as a Service Terms of Service and applicable incorporated provider terms, before Card onboarding or use. You must complete the required acceptance. We retain evidence of the document versions and acceptance method. Updates are presented and accepted as required by the applicable documents and law.

9.3 Approval and activation. Card access requires approval by the Card Partner and Issuer, including any additional verification or residency checks. Follow the activation and security instructions provided for your program. Account approval does not guarantee Card approval.

9.4 Authorisations and reservations. Using the Card authorises the reservation, debit and supported conversion needed to fund the transaction. An authorisation may reserve an estimated amount. Final settlement may differ because of merchant adjustments, tips, exchange-rate movements or network processing. Reserved amounts are excluded from your Available Balance.

9.5 Currencies and settlement. The merchant currency, Card processing currency, asset debited and settlement asset may differ. The transaction record identifies your actual debit, rate and charges.

9.6 Rates and fees. Rates may be determined at authorisation, settlement or another stage specified in the Card Program Documents. An advance quote may not be available for a merchant-initiated Card payment. The methodology and tariff are disclosed before product use, and actual amounts are recorded after processing. Section 10 applies to Amulets pricing; the Card Program Documents govern the relevant provider charges.

9.7 Reversals and refunds. An authorisation reversal may release a reservation. Merchant refunds, chargebacks and settlement adjustments are credited or applied when confirmed

through the program and may differ in timing or exchange-rate effect from the original purchase. Related Rewards are adjusted under Section 11.

9.8 Errors and disputes. Promptly report lost credentials, unauthorised transactions, errors and merchant disputes through the designated channels. The Card Partner and Issuer handle their respective complaints and dispute procedures. Amulets investigates its own errors and assists with routing and evidence. See Annex B.

9.9 Restrictions and closure. The Card Partner, Issuer or network may restrict Card use or discontinue the product under the applicable terms and law. Closing the Card does not itself close your Account. Pending settlements and valid adjustments may continue to be processed; remaining Account balances follow Section 18.

9.10 Privacy and protections. The Card Partner's privacy notice is provided before referral or onboarding, with required acknowledgement and consent recorded. Any insurance or safeguarding applicable to the Card is described in the Card Program Documents. Digital Asset risks are addressed in Section 15.

10. Fees and pricing

10.1 Pricing information. Current fees and limits are published in the Amulets fees and limits overview, the Platform and relevant product documents. For quoted operations, the confirmation flow shows the Exchange Rate, fees and net amount. Card pricing follows the methodology in Section 9.

10.2 Components. Pricing may include a spread or margin within the Exchange Rate and any separately disclosed service fees or third-party charges. Applicable amounts or calculation methods are disclosed before confirmation or, for the Card, as described in Section 9.

10.3 Accepted quotes. An accepted transaction-specific quote governs the stated amounts for that operation, subject to its execution conditions and correction of a demonstrable error. Material discrepancies between published pricing and the confirmation flow must be resolved before confirmation. Later updates do not reprice completed transactions.

10.4 Third-party and unsuccessful-operation charges. Issuers, payment providers, networks, merchants and ATM operators may charge separate disclosed fees. Any charge retained after a failure, cancellation or refund must be permitted by its disclosed basis and Applicable Law. Only charges properly disclosed or otherwise lawfully payable by you may be debited to your Account.

10.5 Changes and market rates. Changes follow Section 25. Rates may differ from those available elsewhere; Amulets does not undertake to obtain the best rate across all markets.

11. Rewards, Cryptoback and Gamification

11.1 Programs and terms. Amulets may offer Cryptoback, promotional bonuses, task-based incentives, referral benefits and other Rewards. Each program states its eligibility, qualifying activity, period, calculation, payment asset, caps and conditions for credit and use before participation.

11.2 Eligibility. Participation requires an eligible Account in good standing and compliance with the program rules. Those rules identify any restrictions by transaction type, merchant category, jurisdiction, tier or account status. Only qualifying activity earns Rewards.

11.3 Cryptoback calculation. Cryptoback is calculated on the qualifying amount at the rate and tier applicable when the activity qualifies. For Card purchases, authorisation, settlement, excluded charges and subsequent adjustments are treated as stated in the program rules. Benefits may be combined only where the relevant rules permit it.

11.4 Asset and valuation. The program identifies the Digital Asset credited. Where a Reward is expressed in Fiat Currency but paid in a Digital Asset, we disclose the conversion rate source and valuation time or methodology. The asset's value may change after credit.

11.5 Credit and use. Estimated or pending Rewards remain subject to verification of the qualifying activity. The program states when they are credited and become available. Once a Digital Asset Reward is credited to your Available Balance, it may be used or withdrawn under the rules for that asset, subject to any program restrictions disclosed before the activity that earned it.

11.6 Refunds and disputes. A refund, reversal, cancellation or chargeback may reduce or remove the associated Reward. Partial adjustments reduce only the corresponding benefit. The affected pending Reward may be held while a dispute is investigated; further adjustments depend on its outcome.

11.7 Corrections and recovery. We may correct or recover a Reward attributable to ineligible, reversed, fraudulent or abusive activity, a documented calculation or system error, or a legal requirement. Recovery is limited to the affected amount. Where lawful, we may reverse that Reward, debit the corresponding asset amount or offset future Rewards. We will explain the reason, amount and any conversion calculation and provide a channel to request review, subject to lawful confidentiality and urgent loss-prevention measures.

11.8 Program integrity. Do not create multiple accounts, fabricate activity, make prohibited self-referrals, collude, use bots, manipulate purchases or deliberately exploit errors to earn Rewards. We may investigate, pause affected Rewards and exclude activity established to be abusive under the program rules.

11.9 Promotions. A promotion states its qualifying period, tasks, rate, caps, distribution and claim requirements before participation. Changes follow Section 25. Ending a promotion does not by itself cancel Rewards legitimately earned under its rules.

11.10 Leaderboards. Campaign rules specify the metrics, measurement period and time zone, cut-off, eligibility, tie-break criteria, prizes, validation and payment conditions. A score or ranking carries only the prize rights stated in those rules.

Rankings may remain provisional during verification. We may correct documented errors and remove ineligible activity, explaining material corrections affecting prize entitlement. Published tie-break criteria apply. Public profile and ranking fields are disclosed before participation and handled under Section 23. Campaign changes or termination must address prizes already legitimately earned.

11.11 Affiliate Program. Enrollment, attribution, tiers, commissions, marketing and brand-use obligations remain governed by the separate Affiliate Program Terms. This section provides the general Cryptoback rules referenced by that program. The document hierarchy in Section 28 applies.

11.12 Closure and taxes. Outstanding Rewards on program or Account closure follow the program rules and Section 18, subject to valid verification and adjustment. You remain responsible for applicable taxes.

12. Prohibited uses

12.1 Unlawful use. Do not use the Services for unlawful transactions, money laundering, terrorist financing, sanctions evasion, fraud, theft, ransomware, deceptive schemes or activity requiring an authorisation you do not hold.

12.2 Restricted activities. Prohibited uses include unlawful dealings in controlled substances, weapons or explosives; child sexual abuse material; unlicensed gambling; counterfeit or pirated goods; unlawful adult services; Ponzi or pyramid schemes; market manipulation; and arrangements used to conceal illicit beneficiaries.

12.3 Identity and access. Do not misrepresent your identity, beneficial ownership, payment purpose or source of funds; operate an undisclosed third party's Account; evade controls; or impersonate Amulets or a Partner.

12.4 Platform and rights. Do not compromise security, introduce malware, exploit vulnerabilities, disrupt other users, infringe intellectual property or privacy rights, misuse approved brands or promote violence, terrorism or unlawful discrimination. Software and automated-access restrictions are set out in Section 17.

12.5 Enforcement. We may investigate, restrict affected activity, suspend Services, report to authorities where lawful and seek available remedies. Holds, adjustments and closure follow Sections 4, 11 and 18.

13. User Responsibilities; Security; Taxes

13.1 Credentials and devices. Keep your login, passcodes, Card details and Account recovery credentials secure. Use updated devices and official interfaces. Do not share your Account or approve instructions you do not understand.

13.2 Reporting. Contact support promptly about suspected unauthorised access, lost credentials, incorrect balances or transaction errors, and provide information reasonably needed to investigate. Responsibility for unauthorised activity depends on Applicable Law, product terms and the parties' conduct.

13.3 Instructions and records. Check the asset, network, recipient, quote and charges before authorising an operation. Retain available transaction records. Amulets remains responsible for correctly implementing instructions it accepts within its part of the Service.

13.4 Taxes. Determine and meet tax obligations arising from Digital Assets, payments, Swaps and Rewards. We may request tax information, withhold amounts or make reports where required by law. Amulets does not provide tax or accounting advice.

14. Custody

14.1 Custodial services. Amulets or the designated custodian controls the private keys used for custodial operations. Account records attribute asset quantities and pending or reserved amounts to you. Reference-currency valuations do not change the quantity or type of asset held. Amulets must account for and return the quantity of each Digital Asset lawfully due to you when you request a withdrawal or closure, subject to valid transactions, disclosed fees and lawful restrictions under this Agreement. Recording a balance does not transfer ownership to Amulets or convert your holdings into a loan to Amulets.

14.2 Ownership and records. Digital Assets held for you remain your property except to the extent exchanged, spent or transferred under an instruction you authorise. Client assets are kept separate from corporate assets and recorded against your Account. Where a custodial Partner holds those assets, we require that Partner to keep customer holdings separate from its corporate assets and maintain records attributing holdings to users.

14.3 Use of assets. We do not pledge, lend or otherwise rehypothecate assets held for you without your express agreement, except as required by law. Reservations, debits, conversions and transfers needed for an authorised operation follow the relevant service terms.

14.4 No bank deposit or deposit protection. Digital Assets held through your Account are not bank deposits and are not insured or guaranteed by the US Federal Deposit Insurance Corporation (FDIC) or any equivalent deposit-protection scheme. By accepting this Agreement, you acknowledge the absence of that protection and the custody and loss risks described in Section 15 and Annex C. Any protection for a separate Partner product is governed by that product's documents and Applicable Law.

14.5 Access and insolvency. Access may be affected by network events, maintenance, compliance restrictions or provider failure. Treatment in insolvency depends on Applicable Law and the custody arrangements; segregation does not guarantee a particular insolvency outcome. Corporate settlement balances maintained with a Partner are separate from customer holdings.

15. Risk Disclosures

15.1 Market and liquidity. Digital Asset values can change rapidly. Liquidity or trading pairs may become unavailable, and a displayed valuation may differ from the amount obtainable in a transaction.

15.2 Stablecoins and conversions. A stablecoin may lose its reference parity or become difficult to redeem. Payments and conversions may involve different currencies, Exchange Rates, valuation times and settlement stages.

15.3 Networks and technology. Congestion, reorganisations, protocol changes, incorrect transfer details, cyber incidents, key compromise and smart-contract or provider failures may cause delay, loss or loss of access. Confirmed blockchain transfers may be irreversible.

15.4 Counterparties and law. Custodians, Issuers and other providers may fail or become insolvent. Legal changes may restrict or discontinue Services. Your rights depend on the applicable arrangements and law.

15.5 Rewards and advice. Digital Asset Rewards are exposed to market risk, and pending benefits or rankings may change following verification or correction. The Services do not provide investment, legal or tax advice or guarantee returns.

15.6 Insurance. The deposit-protection exclusions in Section 14.4 apply to Digital Assets held through your Account. These risk disclosures do not limit the responsibilities preserved in Section 20. See also Annex C.

16. Third-Party Services; External Custodians and Processors

16.1 Providers and subsidiaries. Amulets may perform Services directly or through its subsidiaries and Partners. Partners may provide Card products, custody, verification, payments, processing, infrastructure and liquidity. The relevant product flow identifies the provider and its role.

16.2 Contracting entities and terms. Amulets Labs, LLC remains the contracting party under this Agreement unless a change is made under Sections 25 and 27. If another entity offers a separately contracted service, its identity and terms are disclosed before acceptance. Partner Terms govern the service and relationship they cover under Section 28.

16.3 Responsibilities. Amulets remains responsible for its own interface, disclosures, accepted instructions, balance entries and obligations under Applicable Law. External providers are responsible for the activities allocated to them under their agreements and law. We cannot guarantee uninterrupted external systems.

16.4 Data and support. Necessary information is shared under Section 23. We assist with product-specific requests and route them to the responsible provider. A provider procedure does not prevent a claim concerning Amulets' own conduct.

17. Intellectual Property; License and Restrictions

17.1 Ownership and license. The Platform, software, documentation and marks belong to Amulets or its licensors. Subject to this Agreement, you receive a limited, revocable, non-exclusive, non-transferable and non-sublicensable license to use the Platform for permitted personal purposes. Open-source components remain subject to their licenses.

17.2 Restrictions. Except where law permits, do not reproduce, adapt or commercially exploit the Platform; reverse engineer it; remove proprietary notices; circumvent access or security controls; or use automated scraping or access without permission. Use of Amulets or Partner marks requires the relevant authorisation. Affiliate Program brand use follows its separate rules.

17.3 Feedback. Voluntary suggestions may be used by Amulets on a perpetual, irrevocable, royalty-free basis without compensation or attribution, subject to applicable rights and law. This permission does not extend to publishing your identity, confidential information or personal data.

18. Suspension; Restriction; Termination

18.1 Grounds and scope. We may restrict, suspend or terminate Services on reasonable grounds concerning breach, fraud, financial crime, security, loss of eligibility, an authority request or a material provider restriction. The response may apply to a transaction, product or Account according to the concern.

18.2 Notice and review. We will explain material restrictions and available next steps where lawful and practicable. Immediate action may be required for compliance, security or fraud prevention. You may ask support to review a restriction, subject to legal confidentiality and investigation requirements.

18.3 Pending operations. Closure does not cancel valid existing obligations. We will reconcile pending transfers, payments, Card authorisations, settlements, refunds and adjustments, and explain unresolved holds where permitted.

18.4 Remaining balances and Rewards. Subject to lawful holds, verified obligations and necessary security checks, you may recover available lawful assets and legitimately accrued Rewards not subject to a valid adjustment. We will provide a withdrawal or return process within applicable legal time limits or otherwise a reasonable period, disclosing the method and any permitted fee.

18.5 Your closure request. You may request closure through the Platform or support. Pending obligations, reviews and withdrawals may need to be completed first. Records may be retained as described in Section 23.

18.6 Dormancy and corrections. Dormant or unclaimed assets are handled under Applicable Law. Demonstrable errors and unauthorised entries may be corrected on a documented basis, with an explanation where permitted. Valid transactions are not repriced because they later become commercially unfavourable.

19. Indemnification

To the extent permitted by Applicable Law, you agree to indemnify Amulets, its subsidiaries and their respective officers, directors, employees and agents against third-party claims and reasonable associated costs arising from your unlawful misuse of the Services, material breach of this Agreement or infringement through User Content. This does not cover losses caused by the breach, negligence, fraud or wilful misconduct of the person seeking indemnification, or any responsibility that cannot lawfully be transferred to you.

We will notify you of a covered claim, subject to legal restrictions. Delay relieves your obligation only to the extent it materially prejudices the defence. We may manage the

defence and request reasonable cooperation. A settlement imposing an obligation or admission on either party requires that party's reasonable consent. Mandatory consumer protections apply.

20. Limitation of Liability

20.1 General limitation. To the extent permitted by Applicable Law and subject to Section 20.2, Amulets, its subsidiaries and their respective officers, directors, employees and agents are not liable for indirect, incidental, special, consequential, exemplary or punitive damages, lost profits, lost revenue, loss of data or business interruption arising from the Services or this Agreement. Their aggregate liability is limited to the fees you paid Amulets for the Services during the twelve months before the event giving rise to the claim. Subject to Section 20.2, we are not liable for delays or interruptions to the extent caused by events beyond our reasonable control.

20.2 Exceptions. These limitations do not limit obligations to account for and return assets or balances lawfully due, correct an erroneous debit or settle a valid operation; liability for fraud, gross negligence or wilful misconduct by any person invoking a limitation; or any liability or remedy that cannot lawfully be excluded or limited.

20.3 Partner services. A Partner's liability follows its agreement and Applicable Law. Amulets remains responsible for its own acts, omissions and legal obligations. Limits in a business-to-business agreement do not automatically apply to your rights under this Agreement.

21. Dispute Resolution; Arbitration; Class Action Waiver

21.1 Contact and remedies. Contact support about a disputed operation so it can be investigated or routed to the responsible provider. This does not suspend statutory limitation periods or prevent urgent relief or any available administrative or judicial remedy.

21.2 Arbitration. Subject to Section 21.8 and Applicable Law, disputes concerning this Agreement or the Services are resolved by individual arbitration administered by the American Arbitration Association under its applicable Consumer Arbitration Rules and the US Federal Arbitration Act. The seat is Wilmington, Delaware. Remote hearings may be used where permitted.

21.3 Small claims. Either party may bring a qualifying individual claim in an available small-claims court, including a local consumer forum where mandatory law provides it.

21.4 Individual proceedings. Where enforceable, arbitrable claims must be brought individually rather than in class or representative proceedings. Any jury-trial waiver applies only where lawful. Non-waivable collective remedies remain available.

21.5 Authority and costs. Subject to mandatory judicial review, the arbitrator may determine the arbitration clause's interpretation and applicability. For consumer arbitrations, Amulets will pay AAA filing, administrative and arbitrator fees above USD 200 that would otherwise be payable by you, or above any lower consumer amount required by law or the applicable rules. Each party bears its legal costs unless law or an award provides otherwise.

21.6 Opt-out. You may opt out within thirty calendar days of first accepting the arbitration agreement. Send notice identifying your Account to support@amulets.io with the subject "Arbitration Opt-Out," or to the address in Section 26. A valid prior opt-out remains effective. Opting out does not affect access to Services or other rights.

21.7 Interim relief. Either party may seek appropriate interim relief from a competent court where permitted.

21.8 Mandatory protections. Arbitration and waivers apply only to the extent permitted by mandatory Applicable Law. You retain any non-waivable right to bring a claim before competent local courts or consumer authorities. Where the law requires consent to arbitration after a dispute arises, the advance agreement in this Section does not replace that consent. Card network procedures do not shorten statutory claim periods or remedies.

22. Governing Law; Venue

Subject to mandatory Applicable Law and Section 21, this Agreement is governed by Delaware law. Claims outside a valid arbitration agreement may be brought in Delaware courts only to the extent that forum choice is enforceable. Mandatory consumer protections and legally available local forums remain applicable.

23. Privacy and Data Protection

23.1 Privacy notices. Personal data is handled under the Amulets Privacy Policy and the relevant Partner notices. Amulets Labs, LLC acts as controller for the processing whose purposes and means it determines. If a subsidiary acts as a controller, the relevant service notice identifies it and provides its role and contact details before that processing begins. Where a Partner acts as a separate controller, its notice identifies its role, purposes and rights-request channels. Necessary processing carried out on our behalf is governed by the applicable processor arrangements.

23.2 Purposes and sharing. Necessary identity, contact, device, transaction, payment, beneficiary and risk information may be processed and shared to provide Services, verify identity, prevent fraud, comply with financial crime obligations and handle disputes. Processing relies on the lawful basis applicable to each purpose. Any consent required for a particular activity is obtained separately.

23.3 Card onboarding. The Card Partner's privacy notice is provided before referral or onboarding, and required acknowledgement and consent are recorded. Requests relating to the Card Partner's own processing follow its notice; requests about Amulets' processing may be directed to us.

23.4 Rewards and rankings. Rewards and leaderboards use activity and eligibility records and the limited profile fields disclosed for that feature before participation. Only the stated public fields are displayed. Optional marketing and public-profile uses requiring consent are handled separately.

23.5 Transfers, retention and rights. International transfers use applicable safeguards. Records may be retained after closure for legal, financial crime or dispute purposes. Rights available under Applicable Law are described in the notices. Contact support@amulets.io about Amulets' processing.

24. Electronic Communications; E-SIGN Consent

24.1 Electronic delivery. Where permitted, you agree to receive agreements, disclosures, notices, receipts, statements and updates through your registered email, the Platform or another disclosed electronic channel. Any specific electronic-delivery consent required by law is obtained through the relevant flow. Electronic acceptance of agreements has the effect of a signature where permitted by Applicable Law.

24.2 Access. Maintain internet access, a supported browser or application, current contact details and the ability to access and retain the formats used, including web pages and PDFs where supplied.

24.3 Withdrawal. You may request withdrawal of electronic-delivery consent from your registered email at support@amulets.io. We will explain the effect on the Services and any legally required alternatives. Closure follows Section 18. Withdrawal does not invalidate communications already delivered or operations already executed.

25. Changes to the Services and to this Agreement

25.1 Operational updates. We may change supported assets, networks, pairs, payment methods, limits and product parameters. Current availability is maintained in the Platform and live documentation. These changes do not retroactively alter completed operations or amend fundamental rights through a FAQ.

25.2 Material changes. We will notify you of material changes to this Agreement or the Services, their effective date and any action required. Advance notice and acceptance follow Applicable Law and applicable Partner Terms; where advance notice is required, we normally provide approximately thirty days unless a different period applies.

25.3 Urgent action. We may act without ordinary advance notice where required by law or an authority instruction, or to address an urgent security or fraud concern. We will notify affected users as soon as lawful and practicable and handle pending operations and remaining balances under Section 18.

25.4 Acceptance and exit. Continued use signifies acceptance only where the notice, process and Applicable Law permit it. Express acceptance is obtained where required. If you reject a material change, you may stop using the affected Service and request withdrawal or closure, subject to existing obligations and lawful holds. Completed operations and legitimately accrued Rewards retain their applicable treatment.

25.5 Provider changes. Changes to a Card Partner, custody entity or local payment arrangement may require new eligibility checks, documents and acceptance. We will explain the transition and treatment of existing operations and obtain any required acceptance.

26. Notices

We may deliver notices through your registered email or the Platform as permitted by Applicable Law and the relevant product documents. Legal notices to Amulets may be sent to support@amulets.io or Amulets Labs, LLC, 1111B S Governors Ave STE 37811, Dover, DE 19904, USA. Delivery and effectiveness follow Applicable Law and the disclosed method. Notices to Amulets are effective on receipt.

27. Assignment; Change of Control

You may not transfer this Agreement or your Account without our prior written approval. Subject to Applicable Law, Amulets may assign this Agreement in a group reorganisation, merger, acquisition or sale of the relevant business if the assignee assumes the corresponding obligations.

We will provide required notice and obtain any required acceptance. Accrued rights remain effective. Changes to the contracting or custody entity follow Section 25, and a separate Partner agreement may be transferred only in accordance with its terms and Applicable Law.

28. Entire Agreement; Document Hierarchy; Interpretation

28.1 Entire agreement. This Agreement and properly incorporated documents govern your use of the Services and supersede prior terms on the same subject when this version takes effect. Separate Partner agreements remain agreements with the relevant Partner.

28.2 Hierarchy. Mandatory law prevails. Product-specific terms govern the product or part of a service they cover; Affiliate Program Terms govern affiliate-specific matters; and campaign

rules govern the relevant campaign. This Agreement governs general matters and Amulets' own responsibilities.

28.3 Operational information. The FAQ, asset lists and product displays supply operational and commercial parameters within this contractual framework. An accepted transaction quote governs its stated amounts under Sections 7 and 10. Later help-page or FAQ changes do not retrospectively replace it or alter fundamental contractual rights.

28.4 Conflicts. Privacy notices govern the information they provide about data processing. Other conflicts are resolved by the relevant subject matter and the hierarchy above. We will clarify material discrepancies before relying on an adverse interpretation.

28.5 Interpretation. An unenforceable provision is severed or adjusted only as law permits. Waivers must be expressly given in writing by the party granting them and do not waive other breaches. Headings aid navigation; "including" is non-exhaustive. Ordinary use creates no agency, employment or partnership. Except for the persons expressly protected by Sections 19 and 20, who may rely on those protections to the extent permitted by Applicable Law, third-party beneficiary rights arise only where expressly provided or required by law.

29. Survival; Contact Information

Provisions needed to resolve existing transactions and obligations survive closure, including asset return, pending settlements, valid Reward adjustments, taxes, record retention, intellectual property, liability, disputes and interpretation. Retained information is processed only for a lawful purpose.

General support and privacy requests concerning Amulets: support@amulets.io. Legal notices follow Section 26. Card requests also follow Annex B and the designated program channels.

Annex A. Sanctions and Watchlists

We screen users and transactions against the sanctions and watchlists applicable to the Service, including those administered by the United Nations, US OFAC and other competent authorities. A potential screening match may require investigation before a decision.

Do not conceal your identity, location or beneficiary to evade restrictions, and promptly report changes affecting eligibility. Geographic availability is communicated through product onboarding and support documentation and may vary by Service. Holds, investigations and remaining balances follow Sections 2, 4 and 18.

Annex B. Card Error Resolution and Dispute Assistance

Reporting. Promptly report unauthorised use, lost credentials, incorrect or duplicate amounts and merchant disputes through the Card Partner's or Issuer's designated channels. Contact support@amulets.io for Amulets assistance and routing. Card complaints may also be escalated to Wirex at supportescalations@wirexapp.com.

Information. Identify the transaction date, amount, merchant and reason, and provide supporting records through a secure channel. Additional information reasonably needed to investigate may be requested. Do not send Card security credentials through insecure channels.

Responsibilities. The Card Partner and Issuer handle their respective complaints, network disputes and chargebacks. Amulets investigates its own interface, instruction and balance-entry errors and assists within its role. Merchant refunds, authorisation reversals and chargebacks have different procedures, timing and effects on Rewards.

Deadlines. Follow the relevant program and network procedures. Statutory claim periods and mandatory remedies remain applicable, including payment protections where the relevant law applies.

Outcome. A request does not guarantee a chargeback. We will communicate the status available to us and any resulting balance or Reward adjustment. A dispute fee is payable only where properly disclosed and lawful.

Annex C. Representative Risk Factors

Examples include stablecoin depegging; unavailable liquidity; network congestion and reorganisations; protocol, bridge or smart-contract failures; compromised keys; unsupported assets or networks; incorrect addresses or missing identifiers; conversion at different valuation stages; pending debits before external delivery; payment or Card network outages; counterparty insolvency; legal restrictions; changing Reward values; and tax uncertainty.

These examples supplement Section 15. The Platform and applicable product documents identify the Services and features available to you.