

TERMS AND CONDITIONS OF SERVICE AND PROVISION OF ELECTRONIC SERVICES "MR.ADVICE"

PREAMBLE

These Regulations specify the principles of use and operation of the websites operating at: www.mrporada.sklep.pl and www.shop.mradvice.eu (hereinafter collectively referred to as the "Website"), as well as specify the rights and obligations of the Customers with respect to the purchase of Products offered through the indicated websites.

The relationship within the scope of the agreement concluded in accordance with the provisions of the Regulations depends on the place of residence of the Customer and the type of Product purchased. Information in this regard, and relating to the Seller, is each time indicated in a manner consistent with generally applicable law on the site of a given Product or in another manner appropriate for a given Product within the operation of the Site.

In general, if your permanent residence is in the Republic of Poland or the Products purchased relate to electronic courses or physical objects, these Terms and Conditions shall apply to you as a Client and CONSULTING COMMUNITY Sp. z o.o. with its registered office in Wrocław (50-203), 3/9 Romana Dmowskiego Street, Poland, KRS: 0000870046, NIP 8982261797, REGON 387547365, share capital: PLN 5,000.

If, on the other hand, your permanent residence is outside the Republic of Poland or the Products purchased relate to an Application or other Electronic Product under a contract for the supply of digital content, these Terms and Conditions shall apply to you as the Customer and MR ADVICE E & T Computer Software with registered office at P.O. Box 283 691 Al Marsa, Marina Plaza 1302 Dubaj, UAE.

RISK WARNING

All information available on the Website, as well as available on other websites linked to the above, does not constitute a so-called "recommendation" - neither in whole nor in part, in light of the provisions of the Act of 29 July 2005 on trading in financial instruments or the Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014 on market abuse (Market Abuse Regulation) and repealing Directive 2003/6/EC of the European Parliament and of the Council and Commission Directives 2003/124/EC, 2003/125/EC and 2004/72/EC and Commission Delegated Regulations (EU) 2017/565 of 25 April 2016. supplementing Directive 2014/65/EU of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive.

In light of the aforementioned legal regulations, the Content contained on the Service, regardless of its form, i.e. information in the form of video, graphics or textual information, do not meet the definition of "recommendations" indicated in the aforementioned legal acts. They constitute solely the private opinion of the Service Provider, as well as entities cooperating and related to the Service Provider. The Service Provider draws particular attention to the fact that making investments in the cryptocurrency market or in the stock exchange market, involves many risks, especially in terms of

high volatility and fluctuations in these markets, which may cause the loss of the entire invested capital. With respect to any material or Content made available through the Service, you should only invest the amount of funds that you can afford to lose. By accepting these Terms and Conditions, the Client declares that he is familiar with the mechanisms of blockchain technology and stock markets and is aware of the investment risks mentioned above.

§ 1 DEFINITIONS

SELLER / SERVICE PROVIDER - as indicated in the preamble to these Terms and Conditions, the Service Provider depends on the place of residence of the Customer and the Product purchased by the Customer;

TERMS AND CONDITIONS - this document regulating the principles of provision and use of services made available by the Seller through the Website. It also regulates the rules of concluding Digital Content Delivery Agreements. It establishes the rights and obligations of the Seller and the Customer;

SERVICE / PLATFORM / SITE / WEBSITE - the website available at www.mrporada.sklep.pl or www.shop.mradvice.eu, through which the Customer may purchase Products and use Services.

CUSTOMER / USER /CLIENT - a natural person with full legal capacity, a legal person or an organizational unit with relevant rights under the national legislation;

CUSTOMER ACCOUNT - a set of resources and rights within the Platform assigned to a specific User; it contains information necessary for his/her authorization, enables the use of functionalities and Services, including making purchases through the Site. The Client first has to register an Account, then logs into such an Account using a Password and Login. An Account allows access to digital content and other Services made available by the Seller through the Platform, as well as the collection of information about the Customer's personal data;

CONSUMER - a natural person who makes a legal transaction with an entrepreneur that is not directly connected to his/her business or professional activity;

APPLICATION - access to a specific thematic group created or managed by the Service Provider. It functions on the basis of separate regulations, which the Client shall be obliged to accept, within the framework of services operated among others by Telegram (<https://telegram.org/>) or Discord (<https://discord.com/>) or other equivalent, enabling the Application to function as an electronic Product;

LOGIN - the Customer's own name or e-mail address at the Customer's discretion, enabling the Customer to identify himself/herself, together with the Password is necessary for authorisation when gaining access to the Platform;

PASSWORD - a string of characters created by the Client to ensure access to their Account;

PRODUCT - understood as digital content available on the Website, which is the subject of the Digital Content Delivery Agreement for payment of the Price or a new movable item available on the Website, which is the subject of the Sales Agreement between the Customer and the Seller for payment of the Price;

CONTENT / CONTENTS - elements of multimedia, text or graphic nature made available through the Service, including images of natural persons and works as defined by the Act on Copyright and Related Rights;

SERVICE / SERVICES - a service or services provided electronically, pursuant to the Act on Provision of Electronic Services, by the Service Provider via the Platform to the Client, including in particular services such as the Newsletter, the Client Account as well as electronic forms available on the Website;

PRICE - the amount of remuneration (gross), which may be specified in traditional currency or in virtual currency, due to the Seller for the provision of digital content, in accordance with the Digital Content Provision Agreement, or transfer of Product ownership to the Customer, in accordance with the Sales Agreement;

ORDER - the Customer's declaration of will regarding the conclusion of a Contract for Delivery of Digital Content or a Sales Contract, is placed using means of distance communication. The Order specifies the Product with respect to which the Customer makes an offer to conclude an Agreement as well as the Customer's personal data. By accepting the order, the Customer consents to the conclusion of the Contract;

DIGITAL CONTENT DELIVERY AGREEMENT - Agreement for the provision of digital content to the Customer, for example in the form of videos, courses or Applications;

CONTRACT OF SALE - an agreement of sale under the provisions of the Civil Code; its subject matter is the sale by the Seller to the Customer of the Product against payment of the Price, plus any additional charges, for example shipping costs;

PERSONAL DATA ADMINISTRATOR - the entity that decides on the means and purposes of processing personal data, in accordance with the privacy policy available on the Platform;

NEWSLETTER - Electronic service that allows all customers using it to receive regular information from the Seller, including information about Products, Platform, to the e-mail address specified by the Customer, with the prior consent of the Customer;

§ 2. GENERAL PROVISIONS

These Regulations govern the rights and obligations of the Clients, as well as the Service Provider, who is also a Seller of Products available through the Site.

These Regulations are addressed to both Consumers and Clients who are not Consumers.

Acceptance of these Regulations is voluntary for the Customer, but is necessary to create an Account, and thus to place an Order by the Customer.

Through the Service, the Customer may conclude:

1) Agreement for Sale of Physical Products;

2) Contract for the Supply of Digital Content.

The Customer declares that the provisions of these Terms and Conditions are clear and understandable to him/her, and that he/she does not raise any objections or additions to any of the provisions of these Terms and Conditions.

The Customer shall be entitled and obliged to use the Service only for its intended purpose and in a lawful manner. It is forbidden to publish content that is contrary to universally applicable laws. Any information available on the Site are only an invitation to conclude an Agreement within the meaning of the Civil Code, do not constitute an offer in light of these provisions.

The Seller is obliged to process Customers' personal data in accordance with the provisions of the Privacy Policy made available electronically via the Platform.

In order to allow free access to these Terms and Conditions and its recording in each case at the will of the Customer, the Service Provider shall make these Terms and Conditions available via the Site in electronic version, free of charge.

§ 3. CREATION OF A CUSTOMER ACCOUNT AND OTHER ELECTRONIC SERVICES PROVIDED BY THE

SERVICE PROVIDER

Customer's account may be created by:

- 1) a natural person with full legal capacity;
- 2) legal person
- 3) an organisational unit with the appropriate authorisation pursuant to national legislation.

Registration on the Website is possible via the Internet (online).

Account is established by completing the registration form available to the Customer on the Website.

The Customer is primarily obliged to:

- 1) submit correct and up-to-date data, including personal data;
- 2) update the data immediately if they are modified, including personal data;

After completing the registration form, the Client acknowledges knowledge of the documentation available on the Platform, including in particular the privacy policy, these Terms and Conditions, as well as other documents specified and posted on the Platform by the Service Provider.

The Client then receives an email message to the email address provided by the Client, which constitutes confirmation of the conclusion of the Agreement for the provision of Services by electronic means.

Through the Platform, the Service Provider additionally provides the following free electronic Services:

- 1) presentation of advertising and marketing content available on the Platform;
- 2) Newsletter;
- 3) placing Orders and concluding Sales Agreements or Digital Content Supply Agreements;
- 4) use of the electronic forms made available on the Platform.

Customer Account as a form of Service is provided by the Service Provider free of charge for an indefinite period of time.

Service Provider is not responsible for any consequences arising as a result of third parties acquiring the Password to Customer Account. It is the sole responsibility of the Client to ensure adequate security of the Password.

It is forbidden to share or make available an Account to third parties, as well as it is not permitted to transfer the rights to such an Account or make part or all of it available to third parties in any other way. A Customer may have only one Customer Account with the Service.

The Client has the opportunity at any time, without indicating a reason, to delete the Account. For this purpose, the Customer is obliged to send the Service Provider an appropriate request, i.e. in particular by e-mail, but also in writing to the address indicated by the Service Provider. Furthermore, it is possible for the Client to delete his/her account on his/her own.

§ 4. MANNER AND CONDITIONS OF PLACING ORDERS BY THE CUSTOMER

The constitutive characteristics of the subject matter of a particular Customer Order are indicated on the website of the Product concerned or in another manner appropriate to the Product concerned, via the Platform.

In order to conclude a Sales Contract or a Contract for the Supply of Digital Content, the Customer must provide all data, including personal data required during the transaction process, necessary for the effective placement of the Order.

The Seller enables the Customer to place an Order in the following manner described below: 1) The Customer selects a specific Product, then is redirected to the Order form which is a summary of the value of all the Products selected by the Customer;

2) In the case of purchasing physical items, the Customer chooses one of the Product delivery methods indicated by the Seller;

3) Then, the Customer indicates his/her personal data in order to finally confirm the Order;

4) During the process of placing the Order, the Customer has the possibility of independently modifying the selected Products;

5) Next, the Customer chooses how to pay the Price and the other costs indicated in the Order form (for example delivery costs);

6) Depending on the chosen payment option, the Customer may also be redirected to the website of an external payment service provider to make the payment.

In order to transfer the Price by the Customer, in connection with the Order, the Customer has the option to pay by:

1) Stripe (<https://www.stripe.com>)

2) PayPal (<https://www.paypal.com>)

3) Cryptocurrency

The Seller reserves the right to modify, i.e. add, delete or change the payment operators indicated in paragraph 4, as well as the right to accept the Price from the Customer directly, without the mediation of operators, indicated in paragraph 4.

The Agreement indicated in paragraph 2, is concluded when the offer(s) is confirmed, i.e. the Customer receives an e-mail from the Seller, confirming the submission of the Order.

In case of inability of the Seller to accept all or only some of the Orders for execution, regardless of the reason, the Seller will contact the Customer in order to inform the Customer about the situation.

In the situation referred to in passage 7, the Customer:

1) may accept the execution of the Order by the Seller in the part specified by the Seller or;

2) may cancel the Order in its entirety.

The choice is made by the Customer individually. Cancellation of an Order by the Customer automatically releases the Seller from the obligation to implement it.

In the situation referred to in passage 7, the Seller shall immediately, but no later than within 14 days from the date of choosing the options referred to in passage 8, return to the Customer the Price paid by him to the extent to which the Contract could not be concluded.

The Seller may conduct promotional campaigns for particular Products available on the Platform. If necessary, the Seller shall make a separate promotional action regulation available to the Customer. The provisions of the regulations of the promotional action take precedence over the provisions of these Terms and Conditions.

The total value of the Order consists of the Price of the Product(s) and other costs (for example, shipping costs).

The Total Price, including all additional costs occurring in connection with the Order, are communicated to the Customer during the Order placement process, including at the moment of expressing the Customer's will to conclude the Agreement referred to in sec. 2.

§ 5. DELIVERY OF PHYSICAL AND ELECTRONIC PRODUCTS

The delivery of electronic Products, including but not limited to an online course, video material or Application, shall be effected electronically by means of transferring the access to the respective Application to the e-mail address indicated by the Customer or by means of direct assignment of the ordered video material or online course to the Customer's Account. The delivery referred to in this section shall be free of charge. The requirement for the Customer to receive the ordered Products shall be the correct placement of the Order and effective transfer of the Price to the Seller. The delivery referred to above takes place immediately, but no later than within 24 hours from the correct and effective transfer of the Price to the Seller.

The Seller may extend the deadline referred to in paragraph 2, in the case of situations beyond the control of the Seller, such as, for example, system failures, technical breaks, force majeure, but no longer than 7 days from the correct and effective transfer of the Price to the Seller.

A fee should be paid for the delivery of a Physical Product to the Customer, unless the Sales Agreement provides otherwise.

Physical Product can be delivered only to Customers whose place of residence is the Republic of Poland.

Delivery methods and costs of delivery of the Physical Product are determined on the Platform. The methods of delivery of the Physical Product may depend on the method of payment chosen by the Customer or the essence of the Product. Seller reserves the right to unilaterally change the method of delivery and payment of individual Physical Products, at any time.

Seller reserves the right to unilaterally modify the availability of Products on the Site. In such a situation, the Seller indicates the date of Product availability in a visible place on the Platform or during the Order process. The date indicated in section 2 is counted from the date of Product availability.

The Seller reserves the right to unilaterally and temporarily limit the availability of the purchased Product in electronic form, in accordance with the information contained in the description of the Product (for example, monthly access, annual access). After the expiration of the specified period for which the Product was purchased, the Customer loses access to the Product, unless the Customer makes the appropriate payment before the expiration of the specified period.

In the case of indefinite availability of electronic Products, the Seller may decide to disable access to the purchased Product, of which the Customer will be informed at least 30 days before the termination of access.

At the time of first logging into the Account, the digital content shall be deemed delivered to the Customer in full.

When the Customer orders access to the Application etc., the Customer shall receive it by an e-mail to the e-mail address provided by the Customer, together with instructions on how to download or access this Product.

By accepting these Terms and Conditions, the Customer undertakes to use the Platform in a manner consistent with the law, these Terms and Conditions and good practice and, in particular, undertakes to:

- 1) use the Platform in a manner that does not interfere with the use of the Platform by third parties, for example not to use malicious software
- 2) use the Service in a manner that does not infringe on the rights, goods or interests of third parties;
- 3) not to distribute the video materials, online courses or access to the Application in whole or even in fragments without the Seller's prior express consent, and not to copy them in any part;
- 4) not make the access data to its Account, i.e. the Login and Password, available to any third parties and ensure adequate protection against access by third parties.

§ 6. TECHNICAL CRITERIA AND CONDITIONS OF USE

In order to use the Platform, the Customer must have:

- 1) a technical device that enables connection to the Internet;
- 2) a connection to the Internet;
- 3) an active account on electronic mail (E-mail) in order to use particular Services;
- 4) a browser capable of displaying web pages (e.g. Internet Explorer, Google Chrome, Safari) with cookies enabled, supporting SSL encrypted connections and JavaScript;
- 5) in exceptional cases only, a program that reads files in PDF format.

In principle, browsing through the Products offered on the Platform does not require the registration of a Customer Account.

Registration for a Customer Account is required in order to use the Services offered on the Platform and to complete Product orders.

The creation of a Customer Account is free of charge. This is done by the Customer completing the registration form correctly. By completing the form, the Customer may at any time review the provisions of these Terms and Conditions as well as other documents available on the Site and is obligated to read and accept their content.

After completing the form, referred to in paragraph 4, the Customer shall receive at the e-mail address indicated by him/her a message to confirm the registration of the Account. The moment

the Account registration is confirmed, the Agreement for the provision of services by electronic means between the Service Provider and the Seller is effectively concluded, according to the principles laid down in these Terms and Conditions. 6.

The use of the Platform by the Client must be in accordance with both the provisions of these Regulations as well as the principles of social coexistence; in particular, the Client's behaviour must be characterised by:

- 1) not posting content on the Platform that is not permitted by the provisions of generally applicable law or the provisions of these Regulations;
- 2) use of all Content included on the Platform only for their own personal use;
- 3) to pay the Price and other agreed costs in full on time. For this purpose, the Client hereby authorises the Seller to collect the payment constituting the Price for the purchased Product on their behalf;
- 4) not to send or post unsolicited commercial information (spam) on the Platform.

Customer using the Service, is obliged to indicate only true, current and complete data required to register a Customer Account.

The Seller is not responsible and does not give any guarantee for the trouble-free use of the Platform. The Seller shall take steps to ensure permanent access to the Platform for the Clients and its uninterrupted use. The Seller reserves the unilateral right to suspend or only restrict access to the use of the Platform at any time, without prior notice to Clients.

The Service Provider is not responsible for the content available on other sites / portals to which the Client may be redirected through links made available on the Platform, in particular in the form of advertising or other sponsored content.

The Seller has the right to cease or limit the provision of services by electronic means at any time, without prior notice to the Customer. The Client is not entitled to any claim against the Service Provider in connection with the interruption or discontinuation of the Services.

The Service Provider may interfere with the technical structure of the Client's Account in order to diagnose errors in the functioning of the Services, as well as may make modifications and in any other way affect the technical operation of the Client's Account in order to change it or restore the proper functioning of the Account itself or the Platform.

Service Provider reserves the unilateral right to modify the technical requirements of the use of the Platform at any time, as well as the right to suspend or only restrict access to the Platform at any time, without prior notice to the Client.

§ 7 INTELLECTUAL PROPERTY

All rights to the Platform, among others: intellectual property rights, copyrights, trademarks, electronic forms, Internet domain, as well as documents made available on the Platform, including in particular: graphics, text and photos, belong exclusively to the Service Provider, and their use is possible only under the terms of these Terms and Conditions.

It is prohibited to copy, reproduce, multiply, modify and distribute any part of the Platform, as well as its elements, i.e. online courses, videos and other electronic content made available through the Platform by the Service Provider, without the prior written consent of the Seller, with the exception

of situations explicitly indicated in these Terms and Conditions or possible according to generally applicable law.

The use of any data from the Platform for commercial purposes is only possible after prior notification to the Provider and obtaining their written consent.

The use of the Content made available on the Site contrary to the provisions of these Regulations as well as generally applicable laws shall be considered a violation of the rights of the Service Provider. The rights to use, distribute and copy any data made available on the Platform are subject to the laws commonly in force in the place of residence of the Seller, especially the provisions of the Act of 4 February 1994 on Copyright and Related Rights.

The rights to use of the products is intended for 1 user only. Using the account by more than 1 person results in an immediate permanent ban with no right for refund.

§ 8 PROCESSING OF PERSONAL DATA

The Administrator of Personal Data is the Service Provider, in accordance with the information set out in the privacy policy available through the Site, which constitutes an annex to these Terms and Conditions.

The Personal Data Administrator shall make efforts to ensure that the processing of personal data of Clients occurs with the greatest respect for the privacy of Clients whose personal data are processed, but also with the utmost care for the security of processed personal data.

The Personal Data Administrator has exercised due diligence and has taken all measures provided for by generally applicable law in order to secure personal data.

The Personal Data Administrator uses technical and organisational measures aimed at ensuring the highest possible level of protection of the processed personal data and at preventing access to it by unauthorised persons.

§ 9 COMPLAINTS AND PENALTIES

Clients and third parties may report violations, complaints and appeals of the Service Provider's decisions to the Service Provider's e-mail address. The notification must include at least: 1) Indication of the Client's personal data;

2) A detailed description of the notification;

The Seller informs the complainants of the consideration of the complaint by e-mail immediately, but no later than within 14 days of its receipt.

The consideration of the notification/complaint may require obtaining additional clarification and clarification of information from the notifying entity. The notifying entity is obliged to provide all necessary information. The time needed to provide an answer shall each time prolong the examination of the complaint.

Submission by the applicant of a complaint in electronic form is equivalent to consent to receive from the Service Provider a response to the complaint also in electronic form.

For violation of the provisions of these Regulations, the Client may, depending on the scale of the violation, be: 1) warned;

2) temporarily suspended, i.e. prevented from accessing the Client's Account;

3) removed, which is tantamount to termination of the Agreement, as well as with the possibility of imposing sanctions, in the case of a particularly gross act to the detriment of the Seller.

The parties agree that the removal of a Customer Account under any legal or factual title, including for the reasons set out in paragraph 5, shall not oblige the Seller to return to the Customer the Price paid, if any, to the extent to which the Seller has incurred, until the removal of the Customer Account, direct and indirect, reasonable costs, associated with the implementation of these Terms and Conditions.

§ 10 RIGHT OF WITHDRAWAL

The Client acknowledges that the information provided by the Seller in the field of virtual currencies or cryptocurrencies are processes based on the use of innovative and modern technologies, the use of which is associated with certain risks, including the loss of all capital. Furthermore, the Client acknowledges that the position of state authorities with regard to the use of blockchain technology, virtual currencies, as well as cryptocurrencies is subject to constant change in order, among other things, to develop a uniform line of interpretation.

The Seller does not give the Client under these Terms and Conditions, any guarantees and warranties in respect of services that cannot be fulfilled or guaranteed.

The parties agree that the Seller's liability to the Client who is not a consumer under warranty is excluded to the fullest extent permitted by generally applicable law.

The Client hereby agree to forfeit right of withdrawal due to the provision of digital content that is simultaneously linked to a financial market over which Seller does not exercise direct control, resulting in high price volatility in these markets.

§ 11 SERVICE PROVIDER'S LIABILITY

Service Provider is liable for the proper implementation of these Terms and Conditions under general rules.

Provided for in these Regulations, the Service Provider's obligations are treated as obligations of a diligent act, with the normal care provided for this type of relationship.

§ 12. FINAL PROVISIONS

In the absence of support in the commonly applicable law or in the case of ambiguity of any of the provisions of these Regulations, the Regulations do not lose their legal force in full. Service Provider and Client are obliged to change the provisions that are defective for various reasons, to those that best reflect the purpose and essence of the existing provisions. For this purpose, the Service Provider and the Client should work together.

Provider may make changes to these Terms and Conditions at any time, without giving reasons. Each time the changes to these Terms and Conditions are made, the Seller shall inform the Client by making the relevant information available on the Platform or by sending an e-mail or posting the relevant message on the Client's Account. If the Customer does not agree to the changes to the Terms and Conditions, they have the right to close their Account.

The Customer declares that he or she recognizes and accepts that the Seller in the event of adverse changes of a legal and tax nature, may transfer the rights and obligations, resulting from the implementation of the provisions of these Terms and Conditions, to a third entity, person or persons, in particular to another, newly established company.

By these Terms and Conditions Customer agrees to any transformation of the form of the Service Provider's business and legal changes of the Seller. The transfer of rights on the part of the Customer is not allowed, unless the Seller gives his express consent to the subject in writing.

Competent to resolve any disputes arising under these Terms and Conditions is the Court of local and material jurisdiction for the current headquarters of the Service Provider, unless a commonly applicable law provides otherwise.

Customer who is a Consumer is entitled to out-of-court settlement of complaints and claims. Such Customer may use the electronic dispute resolution through the EU online ODR platform, available at <http://ec.europa.eu/consumers/odr/>.

These Regulations shall enter into force on 1 November 2021.

**Attachment 1: TERMS AND CONDITIONS OF PROMOTION “MR.ADVICE - 3 MONTHS ACCESS” -
NO
TO BE REFUSED DISCLAIMER**

If you participate in MR.ADVICE's promotion (the “Promotion”) you fully accept these terms and conditions (“Terms & Conditions of Promotion”) and you acknowledge that you fulfil all eligibility requirements. The Participant of this Promotion declares that he/she is familiar with the mechanisms of blockchain technology, as well as he/she obtained all the necessary information and data, which he/she considers sufficient to make a decision on the purchase of MR.ADVICE access, and that he/she has extensive knowledge of the functioning, use and usability of blockchain technology and cryptocurrencies. All transactions of purchase MR.ADVICE access are performed automatically, based on the purchaser's (Participant) decisions and orders. The Participant in this Promotion is solely responsible for determining whether the decision to acquire MR.ADVICE access is appropriate for him/her. By participating in this Promotion, you are also accept the terms & conditions and provision of electronic services “MR.ADVICE” available at www.mradvice.eu. At the same time, the Participant declares that he or she has acknowledged and fully understands that the activity of MR.ADVICE in no way relates to the sale of cryptocurrencies or products related to

blockchain technology, and the only scope of MR.ADVICE's activity is sale of software and educational activities with providing computer systems analysis.

NO INVESTMENT ADVICE

The information provided on website www.mradvice.eu or in MR.ADVICE access products, does not constitute investment advice, financial advice, trading advice, or any other sort of advice and you should not treat any of the website's content as such. If a Participant in this Promotion is in doubt about how blockchain technology, cryptocurrencies, or the rules of MR.ADVICE access work, he/she should contact his or her own legal, tax or investment advisor before taking any action on website www.mradvice.eu or before proceeding to purchase MR.ADVICE's products or before entering this Promotion.

SPONSOR

The sponsor of the Promotion is MR.ADVICE operating under the name MR ADVICE E & T Computer Software with registered office at P.O. Box 283 691 Al Marsa, Marina Plaza 1302 Dubaj, UAE.

ELIGIBILITY

This Promotion, is open only to persons of full legal capacity, defined as a user, client or consumer, in accordance with the terms & conditions available at www.mradvice.eu. The person participating in the Promotion can be any person who has purchased MR.ADVICE access by MR.ADVICE website available at www.mradvice.eu (hereinafter referred to as "Participant").

DATE OF PROMOTION

Promotional opportunity to purchase MR.ADVICE "3 MONTHS ACCESS" starting on November 14, 2021 and ending November 18, 2021. These Terms & Conditions of Promotion are effective as November 14, 2021.

TERMS OF ACCESS

By participating in the Promotion, it is means purchasing MR.ADVICE access through www.mradvice.eu for the product named "3 MONTHS ACCESS". Only one entry will be accepted per person, multiple entries from the same person will be disqualified. If you use fraudulent methods or otherwise attempt to circumvent the rules, your submission may be removed from eligibility at the sole discretion of MR.ADVICE.

REFUND FOR ACCESS

Each Participant of this Promotion, shall have the right to request a refund of money paid for the purchased MR.ADVICE product named "3 MONTHS ACCESS" as specified on www.mradvice.eu, within 14 days, counting from the expiry of 3 months from the date of access activation (November 18, 2021), according to the information given on www.mradvice.eu, in case of failure to obtain

knowledge or results specified in the given product. Refunds will include the full amount paid by the Participant, less any fees for returning funds to the Participant.

In order for the Participant to receive a refund for the purchased MR.ADVICE product, the Participant must complete all of the component activities specified in the product. In case of an electronic course, a refund is only possible if the Participant has completed all the lessons available in the course and has taken the final examination for the course. In the case of a marketing-related product, a refund is only possible if the Participant has completed all of the sub-courses that have been identified as necessary to achieve the marketing effect or result, and if the Participant has properly documented the completion of these activities. In the case of information included in the groups provided by MR.ADVICE in the field of cryptocurrencies market, refund is possible only if the Participant does not obtain growth in relation to the information provided in the group by MR.ADVICE or entities cooperating. The increase is calculated as an average for the whole calendar month, only on the basis of the information provided on the group. If the result of the financial loss is an individual action of the Participant, then no refund is due. On a case-by-case basis, MR.ADVICE may request additional information, clarification or documents with respect to a particular submission when a Participant claims a refund.

PERSONAL DATA

Purchasing MR.ADVICE access, at the same time constitutes permission for the Participant to use personal data by MR.ADVICE for advertising and commercial purposes without further compensation, unless prohibited by law. Details regarding the processing of personal data are available at www.mradvice.eu.

LIMITATION OF LIABILITY

By entering the Promotion each Participant agrees to release, discharge and hold harmless MR.ADVICE, its legal representatives, respective officers, directors, employees and agents from any damages whatsoever suffered or sustained in connection with the Promotion.

GENERAL TERMS & CONDITIONS

MR.ADVICE will strive to ensure accuracy of information listed on website www.mradvice.eu and the products available on it, and although it will not hold any responsibility for any missing or wrong information. MR.ADVICE provides all information as is. By entering this Promotion, you represent that you use all information available on www.mradvice.eu and MR.ADVICE access products at your own risk. MR.ADVICE reserves the right, in its sole discretion, to cancel, terminate, modify or suspend the Promotion should virus, bug, non-authorized human intervention, fraud, or other cause beyond MR.ADVICE's control corrupt or affect the administration, security, fairness, or proper conduct of the Promotion. MR.ADVICE reserves the right, in its sole discretion, to disqualify any individual who tampers or attempts to tamper with the Promotion or MR.ADVICE website or violates these Terms & Conditions of Promotion. MR.ADVICE has the right, in its sole discretion, to maintain the integrity of the Promotion, to invalidate submissions for any reason, including, but not limited to: multiple entries from the same user from different IP addresses; multiple entries from the same computer in excess of that allowed by Promotion rules; or the use of bots, macros, scripts, or other technical means for entering. Any attempt by an entrant to deliberately damage any MR.ADVICE

website or undermine the legitimate operation of the Promotion may be a violation of criminal and civil laws. Should such attempt be made, MR.ADVICE reserves the right to seek damages to the fullest extent permitted by law.

DETAILED TERMS & CONDITIONS OF PROMOTION

1. Anyone who purchases a package for \$ 977 during the term of the contract (times listed above) can take advantage of the promotion.
2. The promotion is used by everyone who pastes the coupon: MRADVICEEXPO during the order, only people with the code used in the order will take part in the promotion.
3. All people buy promotions during its duration, but it starts on November 19, 2021 at 0:00 on a dedicated telegram channel called: Mr.Advice CHALLENGE 90 DAYS.
4. All users start on the same day, regardless of the date of purchasing the package from the promotion.
5. The promotion applies to delivering a positive result at the end of the promotion period, it means the fact that, for example: we set the start at \$ 10,000 (only for us to calculate the result, we take this amount) and if on the last day, i.e. on the 90th day, it is set on on February 19, 2022, the final result will be greater than \$ 10,000, the challenge was successful and there is no refund.
6. If on 02/19/2022 the amount after the calculation is finally lower, then all users buying during the promotion, with the code used and all the rules described in these rules met – will get a refund for the purchased subscription in the same amount as the payment or can exchange it for an additional 5 months for a given package of products as purchased earlier or other, if, after the end of the promotion, the organizer finds that one of the products requires change.
7. A challenge is considered successful if, in accordance with the rules in force here, it will have a positive result from the starting capital irrespective of its duration. At any time during the challenge, the organizer may ask users to put 100% of their capital into USDT and deliver this result for the last, 90 day.
8. The final result is calculated according to Mr.Advice's strategy by the admins of the organization and will be given as an approximate value.
9. If the person does not meet any of the conditions, the amount is also not refunded. This score ultimately defines the final result.
10. A prerequisite is to adapt the portfolio to the requirements and the same% of portfolio management as given below:
BTC: 19% of all capital
ETH: 19% of all capital
ALTCOINS SPOT: 15% of all capital
DEXLABORATORY: 15% of all capital
VIP SIGNALS: 10% of all capital
SCALPING MANUAL: 7% of total capital
AUTOBOT (futures, spot and scalping): 15% of the total capital, of which the maximum allocated to AUTOBOT FUTURES or AUTOBOT SCALPING is 7%. It is recommended to allocate 8-10% to AUTOBOT SPOT.
11. The minimum amount to participate in the promotion is \$ 2000. It stems from the fact that for some products to work, a minimum capital is needed.
12. The promoter and the entire organization Mr.Advice is not responsible for the final result of the challenge, which can be both positive and negative, therefore it is not responsible for any profits or losses resulting from the use of the products by the user.

13. By accepting the regulations on the website during the purchase, the user agreed and accepted all the above-mentioned points of the promotion rule.

Attachment 2: Terms and conditions for the purchase of CryptoCamp by CryptoAaron product on a deferred payment basis (installment payments).

We enable our clients to purchase CryptoCamp by CryptoAaron product on deferred payment terms, i.e. the first payment is 50% (not less than 500\$). Subsequent tranches are calculated:

1. 2nd tranche - after 30 days from the main payment - 25% of the remaining amount
2. 3rd tranche - after 60 days from the first payment - 25% of the remaining amount

In order to receive the opportunity to make a purchase on installments, it is necessary to express such a need in an email to contact@mrAdvice.eu along with the sentence "I fully accept the terms and conditions of purchase with deferred payment and acknowledge the risk of removal from the groups in case of not realizing 100% payment within the period indicated by Mr.Advice".

In case of non-payment of II or III installment, we reserve the right for permanent removal from access to CryptoCamp groups and inability to participate in Golden Keys group, immediate removal of access from all owned services on Mr.Advice platform as failure to comply with the terms and conditions of this paragraph. Additionally, it will result in the exclusion from the possibility of participation in CryptoCamp issued by the organizer and the lack of realization of the full offer which is included in the purchased product. In the case of non-payment of the 2nd or 3rd instalment, there shall be no reimbursement of the amount previously paid.

Orders for the next tranches are for participants who express the need to pay by installments set up on the platform shop.mrAdvice.eu and available for payment from the time of the first purchase in the tab Account -> Dashboard -> recent orders. They will have the status "Pending payment". If you have not paid by the due date, Mr.Advice support will remind you by email. In addition you will receive a notification 25 days and 55 days before the due date respectively. Payment can be made up to 2 days after the due date and you will be notified by email to the address provided. If you enter an incorrect email address or do not respond, this will be considered as a failure to comply with this paragraph.

GOVERNING LAW & COMPETENT COURT

The Promotion is governed by United Arab Emirates law. As a condition of participating in this Promotion, Participant agrees that any dispute that cannot be resolved between the parties and causes of action arising out of or relating to this Promotion shall be resolved individually, without resort to any form of class action, exclusively before a competent court in the United Arab Emirates. Participant in this Promotion also waives any rights to multiply or increase compensation.