

VIA EASY PAY — TERMS OF SERVICE

Last Updated: April 15, 2026 Effective Date: April 15, 2026

1. INTRODUCTION AND ACCEPTANCE

1.1 Agreement

These Terms of Service ("Terms," "Agreement") constitute a legally binding agreement between you ("you," "your," "yourself," "User") and the applicable Via Easy Pay entity identified in Section 1.3 below ("Via Easy Pay," "Company," "we," "us," "our").

Via Easy Pay is a payment technology infrastructure provider that offers a self-custodial digital wallet platform and associated services accessible through our website at viaeasypay.com, our browser-based wallet application, and any related applications, tools, or interfaces (collectively, the "Platform").

Via Easy Pay is not a bank, authorized deposit-taking institution, broker-dealer, investment advisor, or money transmitter (except as specifically registered). Via Easy Pay does not hold, control, or have access to your digital assets at any time. Your funds remain under your exclusive control through your self-custodial wallet.

1.2 Acceptance

BY ACCESSING OR USING THE PLATFORM OR ANY OF OUR SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS IN THEIR ENTIRETY. IF YOU DO NOT AGREE TO ANY PROVISION OF THESE TERMS, YOU MUST IMMEDIATELY CEASE ALL USE OF THE PLATFORM AND SERVICES.

Your use of the Platform constitutes your agreement to these Terms, our Privacy Policy, our Biometric Privacy Disclosure, our Acceptable Use Policy, our Risk Disclosures, and any other policies or agreements referenced herein (collectively, the "Governing Documents"). In the event of any conflict between these Terms and any other Governing Document, these Terms shall prevail unless the other document expressly states otherwise.

1.3 Contracting Entity

The entity with which you are entering into this Agreement depends on your jurisdiction of residence:

- **If you are a resident of Canada:** Your agreement is with **Dealing Media Inc.**, operating as Via Easy Pay, an Ontario corporation (Ontario Corp #1000850342), with its registered office at 3898 Chesswood Drive, North York, Ontario M3J 2W6, Canada. Dealing Media Inc. is registered as a

Money Services Business with the Financial Transactions and Reports Analysis Centre of Canada ("FINTRAC") under Registration No. C100000282. Registration with FINTRAC does not indicate endorsement or licensing of this business by FINTRAC.

- **If you are a resident of the United States or any other jurisdiction:** Your agreement is with **Via Easy Pay Inc.**, a Wyoming C-Corporation (Corp #2025-001627521), with its registered agent at 1309 Coffeen Avenue STE 1200, Sheridan, Wyoming 82801, USA.

References to "Via Easy Pay," "Company," "we," "us," or "our" in these Terms refer to the applicable contracting entity as determined by this Section.

2. DEFINITIONS

In these Terms, the following definitions apply:

"Biometric Data" means biometric identifiers including facial geometry data collected through device-native biometric authentication (such as Face ID or Touch ID) for the purpose of wallet creation and ongoing authentication.

"Digital Assets" means cryptocurrencies, virtual currencies, stablecoins, digital tokens, and any other digital representations of value supported by the Platform, including but not limited to USDC, USDT, SOL, ETH, POL, and BNB.

"Fiat Currency" means government-issued currency such as United States Dollars (USD), Canadian Dollars (CAD), or any other fiat currency supported through our Third-Party Service Providers.

"On/Off-Ramp Services" means the conversion between Fiat Currency and Digital Assets, which is provided exclusively by licensed Third-Party Service Providers and not by Via Easy Pay directly.

"Payment Link" means a unique, non-bearer, cryptographically secured URL generated through the Platform that enables the transfer of Digital Assets between Users.

"Platform" means the Via Easy Pay website (viaeasypay.com), the browser-based wallet application, and all related interfaces, tools, APIs, and services provided by Via Easy Pay.

"Protocol" means the underlying smart contracts deployed on public blockchain networks that facilitate the escrow, transfer, and settlement of Digital Assets. Once deployed, the Protocol operates autonomously on the blockchain and Via Easy Pay does not have the unilateral ability to modify, reverse, or censor transactions processed by the Protocol.

"Self-Custodial Wallet" or "Wallet" means a blockchain-based digital wallet created through the Platform in which the User maintains exclusive control over their private keys and Digital Assets through device-bound biometric credentials. Via Easy Pay does not have access to, custody of, or control over any User's Wallet or the Digital Assets contained therein.

"Services" means all products, features, and functionalities offered through the Platform, including the creation of Self-Custodial Wallets, generation and redemption of Payment Links, and access to the Protocol.

"Third-Party Service Provider" means any third-party entity that provides services accessible through or integrated with the Platform, including but not limited to On/Off-Ramp providers, identity verification providers, and blockchain infrastructure providers. Third-Party Service Providers operate under their own terms, conditions, licenses, and regulatory frameworks.

3. NATURE OF SERVICES

3.1 Infrastructure Provider

Via Easy Pay provides payment technology infrastructure. We provide the Platform — a front-end user interface that enables you to create, interact with, and manage Self-Custodial Wallets, and to send and receive Digital Assets through Payment Links. Via Easy Pay is a technology provider, not a financial institution.

3.2 The Protocol

The Protocol consists of smart contracts deployed on public blockchain networks. These smart contracts facilitate the escrow and transfer of Digital Assets according to their programmed logic. Once deployed on a blockchain network, the Protocol operates autonomously. Via Easy Pay does not have the ability to unilaterally modify, reverse, pause, or censor transactions processed by the Protocol, except as required to comply with applicable law or regulatory order.

3.3 No Custody and No Fiduciary Duty

Via Easy Pay does not hold, control, or have access to your Digital Assets. All Digital Assets associated with your Self-Custodial Wallet remain under your exclusive control at all times through your device-bound biometric credentials.

Via Easy Pay does not owe you any fiduciary duty. Our relationship with you is limited to providing the Platform and Services as described in these Terms. Nothing in these Terms shall be construed as creating a fiduciary, advisory, agency, brokerage, or trust relationship between you and Via Easy Pay.

You are solely responsible for:

- The security and management of your Self-Custodial Wallet;
- The security of your device and biometric credentials;
- All transactions initiated from your Wallet;
- Ensuring the accuracy of recipient information, wallet addresses, and transaction parameters before confirming any transaction;
- Understanding and accepting the risks associated with Digital Assets and blockchain technology as described in our Risk Disclosures.

3.4 Third-Party Services

Certain services accessible through or in connection with the Platform are provided by Third-Party Service Providers, not by Via Easy Pay. These include, without limitation:

- **On/Off-Ramp Services:** The conversion between Fiat Currency and Digital Assets is processed by licensed and regulated Third-Party Service Providers. When you use On/Off-Ramp Services, you are entering into a separate contractual relationship with that Third-Party Service Provider, and their terms of service, privacy policy, and other applicable agreements govern your use of their services.
- **Identity Verification Services:** Identity verification and Know Your Customer ("KYC") procedures may be conducted by Third-Party Service Providers in accordance with applicable anti-money laundering laws and regulations.
- **Blockchain Networks:** The Platform interacts with public blockchain networks that are decentralized and not controlled by Via Easy Pay. Via Easy Pay is not responsible for the operation, security, or availability of any blockchain network.

Via Easy Pay is not responsible for the acts or omissions of any Third-Party Service Provider. Your use of Third-Party Services is at your own risk and subject to the terms and conditions of the respective Third-Party Service Provider.

4. ELIGIBILITY

4.1 Age Requirement

You must be at least eighteen (18) years of age, or the age of legal majority in your jurisdiction of residence, whichever is greater, to use the Platform and Services.

4.2 Restricted Jurisdictions

The Services are not available to residents of, or persons located in, any jurisdiction where the use, provision, or receipt of such services would be contrary to applicable law or regulation, or where Via Easy Pay is not authorized to provide such services. Without limiting the foregoing, the Services are not available to persons who are:

- Residents of or located in any country, territory, or region subject to comprehensive economic or trade sanctions imposed by Canada, the United States, the European Union, the United Kingdom, or the United Nations, including but not limited to: Cuba, Iran, North Korea, Syria, and the Crimea, Donetsk People's Republic, and Luhansk People's Republic regions of Ukraine;
- Listed on any applicable sanctions list, including the Canadian Consolidated Autonomous Sanctions List, the United States Office of Foreign Assets Control ("OFAC") Specially Designated Nationals and Blocked Persons List ("SDN List"), the United Nations Security Council Consolidated List, or any other applicable government sanctions list;
- Acting on behalf of, or for the benefit of, any person or entity described above.

4.3 Representations

By using the Platform, you represent and warrant that:

(a) You meet the age requirement set forth in Section 4.1; (b) You are not a resident of, or located in, any Restricted Jurisdiction; (c) You are not listed on any applicable sanctions list; (d) You will use the Services only for lawful purposes and in compliance with all applicable laws and regulations; (e) You have the legal capacity and authority to enter into this Agreement; (f) All information you provide to Via Easy Pay is accurate, current, and complete; (g) You will maintain the accuracy of such information and promptly update it as necessary.

5. ACCOUNT CREATION AND WALLET PROVISIONING

5.1 Wallet Creation

When you access a Payment Link and complete biometric verification, the Platform facilitates the creation of a Self-Custodial Wallet on a supported blockchain network. This Wallet is bound to your device through hardware-backed biometric credentials.

5.2 Biometric Authentication

The Platform uses your device's native biometric authentication capabilities (such as Face ID, Touch ID, or equivalent) for wallet creation and transaction authorization. By using the Platform, you consent to the collection and processing of Biometric Data as described in our Biometric Privacy Disclosure. You may withdraw your consent to biometric data collection at any time by contacting us, though this may limit your ability to use certain features of the Platform.

5.3 User Responsibility

You are solely responsible for:

(a) Maintaining the security of your device and biometric credentials; (b) All activity that occurs through your Wallet, whether authorized by you or not; (c) Any loss of access to your Wallet due to device loss, damage, or credential failure; (d) Safeguarding any recovery mechanisms associated with your Wallet.

Via Easy Pay does not store, have access to, or maintain copies of your private keys or biometric credentials. If you lose access to your device or biometric credentials, Via Easy Pay cannot restore access to your Wallet or recover your Digital Assets. **The loss of your device or biometric credentials may result in the permanent and irreversible loss of your Digital Assets.**

6. TRANSACTIONS

6.1 Payment Links

The Platform enables you to send Digital Assets to others by generating Payment Links. When a recipient accesses a Payment Link and completes biometric verification, the Digital Assets are transferred from the cryptographic escrow to the recipient's newly created or existing Self-Custodial Wallet.

6.2 Transaction Irreversibility

Transactions on blockchain networks are irreversible. Once a transaction has been confirmed on a blockchain network, it cannot be reversed, cancelled, or refunded by Via Easy Pay or any other party. You

are solely responsible for verifying the accuracy of all transaction details — including recipient information, amounts, and network selection — before confirming any transaction.

6.3 Network Fees

Transactions on blockchain networks may be subject to network fees ("gas fees") determined by the applicable blockchain network, not by Via Easy Pay. These fees are paid to network validators and are not collected by or payable to Via Easy Pay. Network fees may vary based on network congestion and other factors beyond Via Easy Pay's control.

6.4 Platform Fees

Via Easy Pay charges a 0% platform fee for peer-to-peer transfers conducted through Payment Links. Via Easy Pay reserves the right to introduce or modify fee structures for specific Services in the future, subject to advance notice as described in Section 15.

6.5 Third-Party Fees

On/Off-Ramp Services provided by Third-Party Service Providers may involve additional fees, including conversion fees, processing fees, and spread. These fees are determined by and payable to the respective Third-Party Service Provider and are disclosed to you before you confirm any On/Off-Ramp transaction. Via Easy Pay does not control and is not responsible for fees charged by Third-Party Service Providers.

6.6 Unclaimed Payment Links

If a Payment Link is not claimed by the intended recipient within the applicable expiry period (currently seven (7) days, unless otherwise specified at the time of creation), the escrowed Digital Assets will be automatically returned to the sender's Wallet. Via Easy Pay is not liable for any losses resulting from unclaimed or expired Payment Links.

7. COMPLIANCE AND REGULATORY

7.1 Anti-Money Laundering

Via Easy Pay is committed to compliance with all applicable anti-money laundering ("AML") and counter-terrorist financing ("CTF") laws, including the Proceeds of Crime (Money Laundering) and Terrorist Financing Act ("PCMLTFA") and its regulations in Canada, and applicable provisions of the Bank Secrecy Act ("BSA") in the United States.

You agree to cooperate with Via Easy Pay in complying with applicable AML/CTF laws, including by providing identity verification information and documentation when requested.

7.2 Identity Verification

In accordance with applicable laws and regulations, Via Easy Pay and/or its Third-Party Service Providers may require you to complete identity verification procedures ("KYC") before you can access certain features of the Platform or conduct transactions above certain thresholds. You authorize Via Easy Pay and its Third-Party Service Providers to make inquiries, directly or through third parties, to verify your identity.

7.3 Transaction Monitoring

Via Easy Pay monitors transactions conducted through the Platform for compliance with applicable laws and regulations. Via Easy Pay reserves the right to suspend, restrict, or terminate your access to the Platform or any transaction if we have reasonable grounds to believe that such action is required by applicable law, or if we suspect that your use of the Platform involves fraud, money laundering, terrorist financing, sanctions violations, or any other unlawful activity.

7.4 Reporting Obligations

Via Easy Pay is required to report certain transactions and suspicious activities to applicable regulatory authorities, including FINTRAC and FinCEN, in accordance with applicable law. Via Easy Pay may be prohibited by law from informing you of such reports.

7.5 Sanctions Compliance

Via Easy Pay complies with all applicable economic sanctions laws and regulations, including those administered by the Canadian government under the Special Economic Measures Act ("SEMA"), the Justice for Victims of Corrupt Foreign Officials Act (Magnitsky Act), and the United Nations Act, as well as the United States Office of Foreign Assets Control ("OFAC"). You represent and warrant that you will not use the Platform in violation of any applicable sanctions laws.

8. PROHIBITED ACTIVITIES

You agree not to use the Platform or Services for any purpose that is unlawful, harmful, or otherwise prohibited by these Terms or our Acceptable Use Policy. Without limiting the foregoing, you shall not use the Platform to:

- (a) Engage in money laundering, terrorist financing, or the financing of proliferation of weapons of mass destruction;
- (b) Evade or circumvent any applicable sanctions, embargoes, or trade restrictions;
- (c)

Engage in fraud, deception, or misrepresentation; (d) Purchase or facilitate the purchase of illegal goods or services; (e) Engage in market manipulation or wash trading; (f) Conduct transactions involving the proceeds of crime; (g) Facilitate tax evasion; (h) Engage in illegal gambling; (i) Access, participate in, or facilitate transactions related to darknet marketplaces; (j) Facilitate human trafficking, child exploitation, or any other form of exploitation; (k) Circumvent or attempt to circumvent any security measures, access controls, or usage limits of the Platform; (l) Reverse engineer, decompile, disassemble, or otherwise attempt to discover the source code or underlying algorithms of the Platform; (m) Interfere with or disrupt the integrity, performance, or availability of the Platform; (n) Use the Platform in any manner that could damage, disable, overburden, or impair the Platform; (o) Impersonate any person or entity, or falsely represent your affiliation with any person or entity; (p) Use automated means (bots, scrapers, or similar) to access the Platform without Via Easy Pay's prior written consent.

9. INTELLECTUAL PROPERTY

9.1 Ownership

The Platform, including all content, features, functionality, software, code, design, text, graphics, logos, trademarks, and other intellectual property therein, is owned by Via Easy Pay or its licensors and is protected by Canadian, United States, and international intellectual property laws.

9.2 Patent-Pending Technology

Via Easy Pay's infrastructure is protected by patent-pending technology. Via Easy Pay has filed provisional patent applications with the United States Patent and Trademark Office ("USPTO"), Application Nos. 63/915,294 and 63/927,035. "Patent Pending" designations on the Platform and in Via Easy Pay's materials refer to these pending applications.

9.3 Limited License

Subject to your compliance with these Terms, Via Easy Pay grants you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to access and use the Platform solely for your personal, non-commercial use (or for your internal business purposes, if applicable) as permitted by these Terms.

9.4 Restrictions

You may not, without Via Easy Pay's prior written consent: (a) copy, modify, adapt, or create derivative works of the Platform or any part thereof; (b) distribute, sublicense, lease, lend, or otherwise transfer your rights to the Platform; (c) reverse engineer, decompile, or disassemble the Platform; (d) remove, alter, or

obscure any proprietary notices on the Platform; or (e) use Via Easy Pay's trademarks, logos, or trade names without prior written authorization.

10. PRIVACY AND DATA

Your privacy is important to us. Our collection, use, and disclosure of your personal information is governed by our Privacy Policy, which is incorporated into these Terms by reference. By using the Platform, you consent to the collection, use, and disclosure of your personal information as described in the Privacy Policy.

For information regarding our collection and use of Biometric Data, please refer to our Biometric Privacy Disclosure, which is also incorporated into these Terms by reference.

11. DISCLAIMERS

11.1 "As Is" and "As Available"

THE PLATFORM AND SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS, WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, VIA EASY PAY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

11.2 No Guarantee

Via Easy Pay does not warrant or guarantee that: (a) the Platform will be available at all times or without interruption; (b) the Platform will be free from errors, bugs, or vulnerabilities; (c) any Digital Assets will retain their value; (d) any particular blockchain network will continue to operate or remain secure; (e) the Protocol will function as intended in all circumstances; or (f) any Third-Party Service Provider will perform its obligations.

11.3 Digital Asset Risks

You acknowledge and agree that Digital Assets are volatile and may lose significant or all value. Transactions on blockchain networks are irreversible. Digital Assets are not legal tender, are not backed by any government, and accounts and balances are not covered by the Federal Deposit Insurance Corporation ("FDIC"), the Canada Deposit Insurance Corporation ("CDIC"), the Canadian Investor Protection Fund ("CIPF"), the Securities Investor Protection Corporation ("SIPC"), or any similar deposit or investor protection scheme in any jurisdiction.

11.4 Regulatory Risks

The regulatory framework governing Digital Assets, blockchain technology, and related services is evolving and uncertain. Changes in applicable laws or regulations may adversely affect your use of the Platform, the value of your Digital Assets, or the availability of Services.

11.5 Smart Contract Risks

The Protocol relies on smart contracts deployed on blockchain networks. Smart contracts may contain bugs, vulnerabilities, or errors that could result in the loss of Digital Assets. While Via Easy Pay takes commercially reasonable steps to ensure the security and functionality of its smart contracts, Via Easy Pay cannot guarantee that the Protocol is free from vulnerabilities.

11.6 No Investment Advice

Nothing in these Terms, on the Platform, or in any communication from Via Easy Pay constitutes investment, financial, legal, or tax advice. You are solely responsible for making your own independent assessment and investigation into the risks of any transaction. Via Easy Pay recommends that you consult with qualified professionals before making any financial decisions.

12. LIMITATION OF LIABILITY

12.1 Limitation

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL VIA EASY PAY, ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, AFFILIATES, OR LICENSORS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, DATA, DIGITAL ASSETS, OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR IN CONNECTION WITH:

(a) Your use of or inability to use the Platform or Services; (b) Any transaction or series of transactions conducted through the Platform; (c) Any unauthorized access to or alteration of your Wallet, data, or transmissions; (d) Any loss of Digital Assets due to device loss, credential failure, or blockchain network issues; (e) The actions, omissions, or insolvency of any Third-Party Service Provider; (f) Any bugs, viruses, or vulnerabilities in the Platform, Protocol, or underlying blockchain networks; (g) The volatility or depreciation in value of any Digital Asset; (h) Any regulatory action affecting the Platform or Digital Assets; (i) Any force majeure event; (j) Any other matter relating to the Platform or Services.

12.2 Aggregate Liability Cap

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, VIA EASY PAY'S TOTAL AGGREGATE LIABILITY TO YOU FOR ALL CLAIMS ARISING OUT OF OR IN CONNECTION WITH THESE TERMS, THE PLATFORM, OR THE SERVICES SHALL NOT EXCEED THE GREATER OF: (A) ONE HUNDRED UNITED STATES DOLLARS (US\$100.00); OR (B) THE TOTAL FEES PAID BY YOU TO VIA EASY PAY IN THE TWELVE (12) MONTHS PRECEDING THE EVENT GIVING RISE TO THE CLAIM.

12.3 Essential Purpose

THE LIMITATIONS SET FORTH IN THIS SECTION SHALL APPLY REGARDLESS OF THE LEGAL THEORY ON WHICH THE CLAIM IS BASED, WHETHER IN CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE, AND EVEN IF VIA EASY PAY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES; IN SUCH JURISDICTIONS, VIA EASY PAY'S LIABILITY SHALL BE LIMITED TO THE FULLEST EXTENT PERMITTED BY LAW.

13. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless Via Easy Pay, its affiliates, and their respective directors, officers, employees, agents, and licensors from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable attorneys' fees and court costs) arising out of or in connection with:

(a) Your use of the Platform or Services; (b) Your violation of these Terms or any applicable law or regulation; (c) Your violation of any rights of any third party; (d) Any transaction conducted through your Wallet; (e) Any inaccuracy in any representation or warranty made by you under these Terms; (f) Your failure to comply with applicable tax obligations.

14. DISPUTE RESOLUTION

14.1 Governing Law

For Canadian Users: These Terms and any dispute arising out of or in connection with these Terms shall be governed by and construed in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable therein, without regard to conflict of law principles.

For United States Users and all other Users: These Terms and any dispute arising out of or in connection with these Terms shall be governed by and construed in accordance with the laws of the State of Wyoming, United States, without regard to conflict of law principles.

14.2 Informal Resolution

Before initiating any formal dispute resolution proceedings, you agree to first contact Via Easy Pay at legal@viaeasy.com with a written description of the dispute and your contact information ("Dispute Notice"). The parties shall attempt to resolve the dispute informally within thirty (30) days of receipt of the Dispute Notice.

14.3 Arbitration (United States Users)

FOR USERS RESIDING IN THE UNITED STATES: If the dispute is not resolved within thirty (30) days pursuant to Section 14.2, any dispute, controversy, or claim arising out of or relating to these Terms, or the breach, termination, or invalidity thereof, shall be finally resolved by binding arbitration in accordance with the rules of the American Arbitration Association ("AAA") then in effect. The arbitration shall be conducted by a single arbitrator. The seat of arbitration shall be Sheridan, Wyoming. The language of the arbitration shall be English. The arbitrator's award shall be final and binding and may be enforced in any court of competent jurisdiction.

14.4 Class Action Waiver (United States Users)

FOR USERS RESIDING IN THE UNITED STATES: YOU AND VIA EASY PAY AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING. UNLESS BOTH YOU AND VIA EASY PAY AGREE OTHERWISE IN WRITING, THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A REPRESENTATIVE OR CLASS PROCEEDING.

14.5 Jurisdiction (Canadian Users)

For Users residing in Canada: The courts of the Province of Ontario shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms.

14.6 Limitation Period

Any claim or cause of action arising out of or related to these Terms or the Services must be filed within one (1) year after such claim or cause of action arose, or be forever barred. This limitation period applies to the fullest extent permitted by applicable law.

15. MODIFICATIONS TO TERMS

15.1 Right to Modify

Via Easy Pay reserves the right to modify, amend, or update these Terms at any time at its sole discretion.

15.2 Notice

For material changes, Via Easy Pay will provide at least fourteen (14) days' advance notice before the revised Terms take effect. Notice may be provided by: (a) posting the updated Terms on the Platform with a revised "Last Updated" date; (b) sending notification to the email address associated with your account; or (c) displaying a prominent notice on the Platform.

15.3 Acceptance of Modified Terms

Your continued use of the Platform after the effective date of any modified Terms constitutes your acceptance of the modified Terms. If you do not agree to the modified Terms, you must discontinue use of the Platform before the effective date.

16. TERMINATION AND SUSPENSION

16.1 Termination by You

You may cease using the Platform at any time. Termination of your use does not relieve you of any obligations incurred prior to termination.

16.2 Termination by Via Easy Pay

Via Easy Pay may suspend, restrict, or terminate your access to the Platform and Services, in whole or in part, at any time and for any reason, including but not limited to:

(a) Violation of these Terms or any Governing Document; (b) Suspected fraudulent, abusive, or illegal activity; (c) Requirements of applicable law, regulation, or court order; (d) Request by law enforcement or regulatory authority; (e) Extended periods of inactivity; (f) Technical or security concerns; (g) Discontinuation of the Platform or any Service.

16.3 Effect of Termination

Upon termination: (a) your license to use the Platform is immediately revoked; (b) you remain responsible for all obligations incurred prior to termination; (c) Sections 3.3 (No Custody/Fiduciary), 9 (IP), 10 (Privacy), 11 (Disclaimers), 12 (Limitation of Liability), 13 (Indemnification), 14 (Dispute Resolution), and this Section 16.3 shall survive termination.

16.4 Access to Digital Assets

Termination of your access to the Platform does not affect your ownership of or access to Digital Assets in your Self-Custodial Wallet. Because Via Easy Pay does not have custody of your Digital Assets, your Wallet and its contents remain accessible to you through compatible blockchain interfaces, independent of the Platform.

17. GENERAL PROVISIONS

17.1 Entire Agreement

These Terms, together with the Privacy Policy, Biometric Privacy Disclosure, Acceptable Use Policy, Risk Disclosures, and any other Governing Documents referenced herein, constitute the entire agreement between you and Via Easy Pay with respect to the subject matter hereof and supersede all prior or contemporaneous communications, representations, or agreements, whether oral or written.

17.2 Severability

If any provision of these Terms is held to be invalid, illegal, or unenforceable by a court of competent jurisdiction, such provision shall be modified to the minimum extent necessary to make it valid and enforceable, or if modification is not possible, shall be severed from these Terms. The invalidity of any provision shall not affect the validity or enforceability of the remaining provisions.

17.3 Waiver

The failure of Via Easy Pay to enforce any right or provision of these Terms shall not constitute a waiver of such right or provision. Any waiver must be in writing and signed by an authorized representative of Via Easy Pay.

17.4 Assignment

You may not assign or transfer these Terms, or any rights or obligations hereunder, without Via Easy Pay's prior written consent. Via Easy Pay may assign these Terms, in whole or in part, without restriction and without notice.

17.5 Force Majeure

Via Easy Pay shall not be liable for any failure or delay in performance resulting from causes beyond its reasonable control, including but not limited to acts of God, natural disasters, pandemics, war, terrorism, riots, government actions, power failures, internet or telecommunications failures, blockchain network congestion or failure, cyberattacks, or changes in applicable law or regulation.

17.6 Notices

Notices to Via Easy Pay should be directed to: legal@viaeasy.com. Notices to you may be sent to the email address associated with your account or displayed on the Platform.

17.7 Relationship of Parties

Nothing in these Terms shall be construed as creating a partnership, joint venture, employment, franchise, or agency relationship between you and Via Easy Pay.

17.8 Language

These Terms are drafted in English. In the event of any conflict between the English version and any translation, the English version shall prevail.

17.9 Electronic Communications

By using the Platform, you consent to receiving electronic communications from Via Easy Pay, including notices, agreements, disclosures, and other communications. You agree that such electronic communications satisfy any legal requirement that such communications be in writing.

18. CONTACT INFORMATION

If you have any questions about these Terms, please contact us:

For Canadian Users: Dealing Media Inc. O/A Via Easy 3898 Chesswood Drive, North York, Ontario M3J 2W6, Canada Email: legal@viaeasy.com FINTRAC MSB Registration: C100000282

For United States and International Users: Via Easy Pay Inc. 1309 Coffeen Avenue STE 1200, Sheridan, Wyoming 82801, USA Email: legal@viaeasy.com

For compliance inquiries: compliance@viaeasy.com

Via Easy Pay is a payment technology infrastructure provider. Via Easy Pay is not a bank, authorized deposit-taking institution, broker-dealer, or investment advisor. Via Easy Pay does not hold deposits and is not insured by the FDIC, CDIC, CIPF, SIPC, or any similar deposit or investor protection scheme. Digital assets are volatile and may lose value. Confirmed blockchain transactions are irreversible. Unclaimed Via Easy Payment Links are automatically returned to the sender after the expiry period.

Dealing Media Inc. is registered as a Money Services Business with FINTRAC (Registration No. C100000282). Registration with FINTRAC does not indicate endorsement or licensing of this business by FINTRAC.

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