Rinxo Limited – Terms of Use

These **Terms of Use** govern your access to and use of the digital asset services offered by Rinxo Limited. Please read them carefully: by creating an account or using any Rinxo Limited Service, you agree to be bound by them.

Company Details

Legal name	Rinxo Limited
Registered in	Mauritius
Registration number	227560GBC
Registered office	Ground Floor, Silver Bank Tower, 18 Bank Street, Cybercity, Ebene, Mauritius
Regulatory status	Global Business & Investment Dealer License /GB25205195
Platform name and website	Rinxo, www.rinxo.com
Support and legal contact	support@rinxo.com / legal@rinxo.com
Effective date	01-January-2026

1. Definitions

In these Terms, the following words have the meanings below. Other capitalised words are defined where they first appear.

- **"Rinxo", "we", "us", "our"** means Rinxo Limited and, where the context requires, its affiliates and authorised service providers.
- **"You", "your", "User"** means the individual or legal entity that registers an Account or otherwise uses the Services.
- **"Account"** means the user profile registered with Rinxo that allows access to the Services.
- **"Platform"** means Rinxo's websites, mobile applications, application programming interfaces (APIs) and any other interface through which the Services are provided.
- **"Services"** means all products, features and functionality made available through the Platform, including trading, wallet, conversion and any related tools or information.
- **"Digital Asset"** means a cryptocurrency, token or other digitally represented unit of value supported on the Platform.
- **"Fiat Currency"** means government-issued currency such as USD or EUR.

- **"Applicable Law"** means all laws, regulations, licence conditions, regulatory guidance and binding orders that apply to Rinxo, to you, or to the Services.
- **"Prohibited Jurisdiction"** means any country or territory in which Rinxo does not offer the Services, as listed in Section 3.
- **"Terms"** means this document together with any policy or notice it references, as updated from time to time.

2. Acceptance of These Terms

2.1 By registering an Account, clicking to accept, or using any part of the Services, you confirm that you have read, understood and agree to these Terms, our Privacy Policy and any other policy we reference. If you do not agree, you must not use the Services.

2.2 If you use the Services on behalf of a company or other legal entity, you confirm that you have authority to bind that entity, and "you" includes the entity.

2.3 We may update these Terms from time to time to reflect changes in law, regulation, our Services or our risk practices. We will give reasonable notice of material changes through the Platform or by email to the address on your Account. Changes take effect on the date stated in the notice. If you keep using the Services after that date, you accept the updated Terms. If you do not accept them, you should stop using the Services and close your Account.

2.4 Where a separate agreement or product-specific rule applies to a particular Service (for example, a fee schedule or a feature notice), that document applies together with these Terms. If they conflict, the product-specific document prevails for that Service only.

3. Eligibility and Restricted Jurisdictions

3.1 **Who may register.** To open an Account you must:

- be at least 18 years old, or the age of legal majority where you live, and have full legal capacity to enter into a binding contract;
- if an entity, be duly organised, validly existing and in good standing under the laws of its place of incorporation;
- provide accurate, complete and current information when asked;
- not have had a Rinxo Account closed for breach of these Terms or for suspected unlawful activity; and
- not be the subject of any sanctions, asset freeze or similar restriction.

3.2 **Prohibited Jurisdictions.** The Services are not available to residents, nationals, or entities organised or located in any country or territory where providing them would breach Applicable Law or where Rinxo has chosen not to operate. This includes jurisdictions to comprehensive sanctions or embargoes, and any other location listed in our FAQ section. We may update this list at any time.

3.3 **No circumvention.** You must not use a VPN, proxy, falsified documents or any other method to hide your location or identity, or to access the Services from a Prohibited Jurisdiction.

3.4 **Your responsibility.** You are responsible for making sure your use of the Services is lawful where you live or operate, including any tax, exchange control or licensing obligations. Rinxo does not give legal, tax or investment advice.

4. Account Registration, Verification and Security

4.1 **One account per user.** Each person or entity may hold one personal Account. Additional or sub-accounts are allowed only where we expressly make them available. You may not sell, rent, transfer or share your Account with anyone else.

4.2 **Identity verification (KYC).** To meet our legal duties and protect the Platform, we require identity verification before you can use some or all of the Services. We may ask for government-issued ID, proof of address, a live image or video check, details of your source of funds or wealth, and, for entities, corporate documents and beneficial-ownership information. You agree to supply these promptly and to keep them up to date. We may use third-party providers to carry out checks.

4.3 **Verification levels.** Access to features, limits and Fiat Currency channels may depend on your verification level. We may change these levels and limits at any time, including to meet regulatory requirements or manage risk.

4.4 **Account security.** You are responsible for keeping your login credentials, two-factor authentication devices, API keys and recovery codes secure. You must:

- use a strong, unique password and enable two-factor authentication;
- never share credentials or one-time codes with anyone, including anyone claiming to be Rinxo staff;
- tell us immediately at [support@rinxo.com] if you suspect unauthorised access or loss of a device; and
- review your Account activity regularly.

4.5 **Unauthorised activity.** Except where Applicable Law provides otherwise or where the loss is caused by our own fault, you are responsible for all activity carried out through your Account, including by anyone who has obtained your credentials. We are not liable for losses caused by your failure to protect them.

4.6 **Accuracy and updates.** You must notify us promptly of any change to the information you have given us. We may suspend or restrict an Account where information is inaccurate, incomplete or cannot be verified.

4.7 **Dormant accounts.** If an Account is inactive for [12] consecutive months, we may classify it as dormant, apply a reasonable verification step before reactivation, and, where Applicable Law allows, charge a dormancy fee as set out in our fee schedule.

5. The Services

5.1 **Scope.** Rinxo Limited, licensed by the Financial Services Commission, Mauritius (the "FSC") under a Global Business Licence (Section 72 of the Financial Services Act 2007) and an Investment Dealer (Full Service Dealer, excluding Underwriting) Licence (Section 29 of

the Securities Act 2005), operates an online platform through which eligible clients outside Mauritius may register, access and trade Contracts for Difference (CFDs) on permitted financial instruments, including CFDs on crypto currency, within the scope of, and subject to the conditions and safeguards of, its FSC authorisations. The platform enables clients to select the CFD instruments they wish to trade, initiate and manage trading activities, monitor their transactions and account activity, and request withdrawals of profits, subject to applicable terms and conditions. The Company undertakes client onboarding, account verification, ongoing client monitoring and transaction monitoring in accordance with its AML/CFT framework, FSC requirements and internal compliance procedures. Access to the Services is subject to the client's jurisdiction (including any licensing or authorisation required under the laws of that jurisdiction), successful completion of the Company's verification and due diligence requirements, and the status of the client's Account.

5.2 **Changes to the Services.** We may add, modify, limit or discontinue any Service, Digital Asset or trading pair at any time. Where practical, and unless urgent legal or security reasons prevent it, we will give notice before removing a Digital Asset or a material feature, so you can close positions or withdraw.

5.3 **Listing decisions.** We decide at our sole discretion which Digital Assets to support. A listing is not a recommendation or endorsement, and we do not guarantee a Digital Asset's quality, security or legality. We may delist an asset that no longer meets our standards or that creates legal, regulatory or security concerns.

5.4 **Not advice.** Market data, research, rankings and other content on the Platform are for information only. They are not investment, legal, tax or financial advice. You make your own decisions and should obtain independent advice where appropriate.

5.5 **Availability.** We aim to keep the Platform available, but we do not promise uninterrupted or error-free access. We may suspend access for maintenance, upgrades, security events or events outside our control.

6. Trading, Orders and Settlement

6.1 **Order placement.** When you submit an order you authorise Rinxo to execute it on your behalf under the order type and conditions you selected. Orders may be matched against other users' orders or fulfilled through liquidity providers, as described for each product.

6.2 **Binding trades.** A matched or executed trade is final. Once executed, an order cannot be reversed or cancelled, except where we are required by law to do so or where we identify a clear error as described in clause 6.4.

6.3 **Open orders.** You may cancel an unfilled order before it is matched. Partially filled orders may be cancelled only as to the unfilled portion. We may cancel open orders where we suspend a trading pair, restrict your Account, or where market conditions or system limits make execution unsafe.

6.4 **Errors and manifest mistakes.** If a trade or price results from a system fault, a clearly erroneous quote, a data feed failure, or similar error, we may correct or reverse the affected

transactions and adjust your balances to the amount that would have applied without the error.

6.5 **Market conduct.** You must not manipulate the market or the Platform. Specifically, you must not engage in wash trading, spoofing, layering, front-running, pump-and-dump activity or any conduct meant to create a false or misleading impression of supply, demand or price.

6.6 **Automated trading.** You may use APIs and trading bots only within the rate limits and technical rules we publish. We may throttle or disable access that threatens Platform stability or fair access for others.

6.7 **Records.** Our records of orders, trades and balances are, absent manifest error, conclusive evidence of the transactions on your Account.

7. Fees

7.1 **Fee schedule.** Fees for trading, conversion, withdrawal and other Services are shown in the Rinxo fee schedule at [www.rinxo.com/fees], which forms part of these Terms. Fees are deducted from your Account balance at the time the relevant transaction occurs.

7.2 **Changes.** We may change fees on reasonable notice. Updated fees apply to transactions made after the change takes effect.

7.3 **Network and third-party charges.** Blockchain network fees, bank charges, payment-processor fees and similar third-party costs are separate from our fees. They may vary with network conditions and are your responsibility.

7.4 **Taxes.** You are solely responsible for determining, reporting and paying any taxes arising from your use of the Services. Unless Applicable Law requires otherwise, Rinxo does not collect or report taxes on your behalf.

7.5 **Set-off.** If you owe us any amount, we may deduct it from any balance you hold with us, after notifying you where practicable.

8. Deposits, Withdrawals and Custody

8.1 **Deposits.** Deposit only Digital Assets that the Platform supports, and only to the address or account we give you for that specific asset and network. Deposits sent to the wrong address, on an unsupported network, or in an unsupported asset may be permanently lost. We are not obliged to recover them, though we may try to do so at our discretion and may charge a recovery fee.

8.2 **Withdrawals.** You may request withdrawals subject to your verification level, applicable limits, security checks and minimum amounts. You must provide the correct destination details. Digital Asset transfers are irreversible once broadcast to the network, and we cannot cancel or recall them.

8.3 **Processing and holds.** We may delay, review or refuse a deposit or withdrawal where we suspect fraud, sanctions or money-laundering risks, where required by law or a

competent authority, where network or liquidity problems exist, or where a security alert has been triggered on your Account.

8.4 **Fiat Currency channels.** Where we offer Fiat Currency deposits or withdrawals, they are carried out through third-party banks and payment providers. Their terms, fees, limits and processing times apply, and we do not control them.

8.5 **Your balances.** Digital Assets credited to your Account are recorded in our systems for your benefit. [Rinxo holds customer assets separately from its own corporate assets / describe your custody and segregation arrangements]. Balances do not earn interest unless a specific product says so, and they are not deposits or insured by any deposit-protection scheme.

8.6 **Forks, airdrops and network events.** Blockchain protocol changes, forks, airdrops and similar events may affect Digital Assets. We may suspend related Services to protect users and are not obliged to support any new asset or distribution resulting from such an event. Where we do support one, we will announce the terms.

9. Risk Disclosure

9.1 Using Digital Assets and the Services involves significant risk. By using the Services you acknowledge and accept that:

- Digital Asset prices are highly volatile and can fall to zero. You may lose some or all of your funds.
- Past performance does not indicate future results.
- Digital Assets are generally not legal tender, may not be backed by any government or asset, and may have limited liquidity.
- Laws and regulations on Digital Assets are changing, and changes may affect the value, legality or availability of assets and Services.
- Technology risks exist, including software bugs, network congestion, cyber-attacks, protocol failures, smart-contract vulnerabilities and loss of private keys.
- Leveraged or derivative products, if offered, can magnify losses beyond your initial investment and are not suitable for everyone.
- Transactions are generally irreversible, and mistakes or fraud may be impossible to correct.

9.2 You should trade only with funds you can afford to lose, and you should understand any product before you use it. We do not guarantee any outcome or profit.

10. Prohibited Conduct

10.1 You agree not to use the Services, directly or indirectly, to:

- break any Applicable Law, or help anyone else do so;
- launder money, finance terrorism or proliferation, evade sanctions, or handle proceeds of crime;
- commit fraud, impersonate others, or provide false or misleading information;

- manipulate markets or prices, or trade on inside or non-public information in breach of law;
- access another person's Account or data without permission, or sell or share your own Account;
- interfere with, probe, overload or attempt to breach the security of the Platform, including by malware, scraping, denial-of-service attacks or unauthorised automated access;
- reverse engineer, decompile or copy any part of the Platform, except as the law allows despite this restriction;
- trade or transact in goods, services or assets that are illegal, such as unlawful weapons, illicit drugs, stolen data or child sexual abuse material;
- operate a business that requires a licence in your jurisdiction without holding it, including offering money-transmission or exchange services to others through your Account without our written approval; or
- use the Services in a way that harms Rinxo, other users or third parties, or damages the reputation of the Platform.

10.2 We may investigate suspected breaches and take any action described in Section 15.

11. Compliance, Monitoring and Cooperation with Authorities

11.1 **Compliance programme.** Rinxo maintains policies on anti-money laundering (AML), counter-terrorist financing, sanctions screening and fraud prevention. You agree to comply with them and with any request we make in connection with them.

11.2 **Monitoring.** We may monitor Account activity, transactions and wallet addresses, using automated tools and third-party analytics, to detect unusual or suspicious behaviour. We may ask you to explain a transaction, provide supporting documents or confirm your source of funds.

11.3 **Reporting and disclosure.** We may disclose information about you and your Account, and may freeze or restrict assets, where we believe it is necessary or required to comply with Applicable Law, a court or regulator's order, a law-enforcement request, or to protect Rinxo, its users or the public. Where the law allows, we will tell you, but we may be prohibited from doing so.

11.4 **Assets subject to legal process.** If a competent authority orders us to freeze, seize or transfer assets in your Account, we will comply. We have no liability to you for acting in line with such an order.

11.5 **Travel rule.** For certain transfers, we may be required to collect and share information about the sender and recipient with other service providers. You agree to provide accurate details when asked.

12. Privacy and Data Protection

12.1 We collect, use, store and share personal data as described in the Rinxo Privacy Policy at [www.rinxo.com/privacy]. By using the Services you acknowledge that policy.

12.2 In summary, we process your data to open and run your Account, verify your identity, carry out transactions, meet legal duties, prevent fraud and abuse, improve our Services and communicate with you. We keep data for as long as needed for those purposes and for the periods Applicable Law requires, even after you close your Account.

12.3 We share data only with those who need it: affiliates, service providers (for example, identity-verification, payment and hosting providers), professional advisers, and authorities where the law requires or allows it. Where data is transferred across borders, we use appropriate safeguards.

12.4 Depending on where you live, you may have rights to access, correct, delete, restrict or move your data, or to object to some processing. To exercise a right, contact [privacy@rinxo.com]. Some requests may be limited where we must keep records by law.

13. Intellectual Property

13.1 **Our rights.** The Platform and everything on it, including software, design, text, graphics, logos, trademarks, data and documentation, belongs to Rinxo or its licensors and is protected by intellectual property laws. “Rinxo” and related marks are trademarks of Rinxo Limited.

13.2 **Your licence.** While your Account is in good standing, we grant you a limited, personal, non-exclusive, non-transferable, revocable licence to access and use the Platform for its intended purpose and in line with these Terms. No other rights are given to you.

13.3 **Restrictions.** You must not copy, modify, distribute, sell, lease, create derivative works from, or use our trademarks or content without our prior written consent.

13.4 **Feedback.** If you send us suggestions or feedback, you give us a perpetual, worldwide, royalty-free licence to use it without obligation to you.

13.5 **Your content.** You keep ownership of content you submit, such as support messages. You give us a licence to use it as needed to run and improve the Services and to meet our legal duties.

14. Third-Party Services and Links

14.1 The Platform may contain links to, or integrations with, third-party websites, wallets, payment providers, data sources or services. We do not control them, and we are not responsible for their content, availability, security or practices.

14.2 Your use of a third-party service is subject to that third party’s terms. Any dispute with a third party is between you and them.

14.3 Where a service is provided by a third-party partner and not by Rinxo, we will tell you where reasonably practicable. A reference to a third party does not mean Rinxo endorses it.

15. Suspension and Termination

15.1 **By you.** You may close your Account at any time through the Platform or by contacting support, once you have settled any open orders, positions or amounts owed. You must withdraw or convert remaining balances; we may require verification before releasing them.

15.2 **By Rinxo.** We may suspend, restrict or close your Account, cancel orders, or block withdrawals, with or without notice, where we reasonably believe that:

- you have breached these Terms or any Applicable Law;
- your Account is linked to fraud, money laundering, sanctions risk or other illegal activity;
- you have not given the verification or information we asked for;
- an authority has required us to act, or continuing would expose Rinxo to legal, regulatory or reputational harm;
- your Account has been compromised or there is a security threat; or
- we have decided to stop offering the Services in whole or in part.

15.3 **Effect.** On termination, your right to use the Services ends and we may cancel open orders. Unless Applicable Law, an authority's order or an ongoing investigation prevents it, we will give you a reasonable opportunity to withdraw remaining assets, less any amounts you owe us. We may refuse to return assets we are legally required to hold.

15.4 **Survival.** Provisions that by their nature should continue after termination, including those on fees owed, intellectual property, disclaimers, liability limits, indemnity, governing law and disputes, will survive.

16. Disclaimers

16.1 The Services and the Platform are provided "as is" and "as available". To the fullest extent permitted by Applicable Law, Rinxo disclaims all warranties, express or implied, including those of merchantability, fitness for a particular purpose, non-infringement, accuracy and uninterrupted or error-free operation.

16.2 We do not warrant that the Platform will be free from viruses or defects, that any Digital Asset will hold or gain value, or that content on the Platform is complete or current.

16.3 Nothing in these Terms excludes any warranty or right that cannot be excluded under Applicable Law.

17. Limitation of Liability

17.1 To the fullest extent permitted by Applicable Law, Rinxo, its affiliates, directors, officers, employees and agents are not liable for any indirect, incidental, special, consequential, exemplary or punitive damages, or for any loss of profits, revenue, data, goodwill or opportunity, arising from or related to your use of, or inability to use, the Services, even if advised of the possibility.

17.2 Without limiting the above, we are not liable for loss caused by: market movements or volatility; delays, outages or failures of the Platform, networks, banks or third-party providers; hacking or other criminal acts that we could not reasonably have prevented; your own errors, such as wrong addresses or unsecured credentials; actions we take to comply with law or an authority's order; or events beyond our reasonable control (force majeure).

17.3 Where liability cannot be excluded, our total aggregate liability to you for all claims arising from the Services is limited to the greater of (a) the fees you paid to Rinxo in the [12] months before the event giving rise to the claim, and (b) [amount / currency].

17.4 Nothing in these Terms limits liability for death or personal injury caused by negligence, for fraud or fraudulent misrepresentation, or for any other liability that cannot lawfully be limited.

18. Indemnification

18.1 You agree to indemnify, defend and hold harmless Rinxo, its affiliates, and their directors, officers, employees and agents from any claim, loss, liability, penalty, cost or expense (including reasonable legal fees) arising from: (a) your breach of these Terms or Applicable Law; (b) your misuse of the Services; (c) your violation of any third party's rights; or (d) any information you provided that was false or misleading.

18.2 We will tell you promptly about any claim for which we seek indemnity, and you will cooperate reasonably in the defence. We may take control of the defence of any such matter at your cost.

19. Governing Law and Dispute Resolution

19.1 **Governing law.** These Terms, and any dispute or claim arising out of or in connection with them or the Services, are governed by the laws of Mauritius, without regard to its conflict-of-law rules.

19.2 **Informal resolution first.** Before starting any formal proceeding, you agree to contact us at [legal@rinxo.com] and try in good faith to resolve the matter for at least [30] days.

19.3 **Arbitration.** If the matter is not resolved, it will be finally settled by binding arbitration. The language of the arbitration will be English.

19.4 **Individual claims only.** To the extent permitted by Applicable Law, claims must be brought in your individual capacity, and not as a plaintiff or class member in any class, collective or representative action.

19.5 **Courts.** Either party may seek urgent interim or injunctive relief from the courts of Mauritius, and those courts have exclusive jurisdiction over any matter that cannot be arbitrated.

19.6 **Mandatory consumer rights.** If you are a consumer and the law where you live gives you rights that cannot be waived by contract, nothing in this Section removes them.

20. General Provisions

20.1 **Entire agreement.** These Terms, with the policies they reference, are the whole agreement between you and Rinxo about the Services and replace any earlier understanding.

20.2 **Severability.** If any provision is found invalid or unenforceable, it is limited or removed to the minimum extent necessary, and the rest remains in force.

20.3 **No waiver.** A delay or failure by Rinxo to enforce any right is not a waiver of it.

20.4 **Assignment.** You may not assign or transfer your rights or duties under these Terms without our written consent. We may assign or transfer ours, including in a merger, reorganisation or sale of business, on notice to you.

20.5 **Force majeure.** Neither party is liable for failure or delay caused by events outside its reasonable control, including natural disasters, war, labour disputes, power or internet failures, changes in law, regulatory action, or blockchain network failures.

20.6 **Notices.** We may give you notice by posting on the Platform, by email, or through your Account. You may contact us using the details in Section 21. Notices to you are treated as received 24 hours after sending.

20.7 **Language.** These Terms are written in English. Any translation is for convenience only, and the English version prevails if there is a conflict.

20.8 **Third-party rights.** Except for Rinxo's affiliates and indemnified persons, no one other than you and Rinxo may enforce these Terms.

20.9 **Relationship.** Nothing in these Terms creates a partnership, agency, employment, fiduciary or advisory relationship between you and Rinxo.

21. Contact Us

Rinxo Limited
Ground Floor, Silver Bank Tower, 18 Bank Street, Cybercity, Ebene, Mauritius.
Company no. 227560
General support: support@rinxo.com
Legal notices: legal@rinxo.com
Privacy: privacy@rinxo.com