

General Terms and Conditions of the Coin Meester Platform

- 1 Introduction 4
 - 1.1 What is Coin Meester? 4
 - 1.2 Who are we?..... 4
 - 1.3 We are not a bank..... 4
- 2 Language used in these Terms and Conditions 4
 - 2.1 General 4
 - 2.2 Definitions 5
- 3 When do these Terms and Conditions apply? 7
 - 3.1 Your User Agreement with us..... 7
 - 3.2 Amendment of the Terms and Conditions 8
 - 3.3 All Service Providers and all Accounts..... 8
- 4 Who can use the Coin Meester Platform? 8
 - 4.1 Private individuals: you must be of legal age and have power of disposal..... 9
 - 4.2 Businesses: you must have power of disposal and be correctly represented 9
 - 4.3 Private individuals and businesses: you must obey the law that applies to you 10
 - 4.4 Private individuals and businesses: you can only use the Coin Meester Platform for yourself 10
- 5 This is your promise to us, if you use the Coin Meester Platform 10
 - 5.1 Declarations and guarantees..... 10
 - 5.2 Indemnification 11
- 6 Getting started on the Coin Meester Platform 11
 - 6.1 Registering an Account 11
 - 6.2 Identification and Customer Due Diligence..... 11
 - 6.3 Password and 2-factor authentication 12
 - 6.4 Non-acceptance 12
- 7 Continuous Customer Due Diligence 13
- 8 What if your situation changes? 13
 - 8.1 Moving house, new bank account or new External Wallet..... 13
 - 8.2 Other changes 14
 - 8.3 Bankruptcy, debt restructuring and similar events..... 14
 - 8.4 Termination 15

9	Using the Coin Meester Platform	15
9.1	Costs	15
9.2	Who is the Service Provider of my Order?	16
9.3	Funds	17
9.4	Execution of Orders	17
9.5	Is it possible you revoke an Order?	17
9.6	This is what we expect of you when you issue an Order	17
9.7	Withdrawal	18
9.8	Off-chain Staking	18
9.9	On-chain Staking.....	19
10	The Foundation	19
10.1	The purpose of the Foundation	19
10.2	The operation of the Foundation	20
10.3	The legal details of the Foundation's operation	21
10.4	The cost of the Foundation's services	24
11	Exchange rate fluctuations and other risks	24
11.1	General.....	24
11.2	We do not give advice	25
11.3	Downtime	25
11.4	Hacking and theft.....	25
11.5	The Foundation shall never be liable.....	25
11.6	Tax	26
12	What if our activities change?.....	26
12.1	General.....	26
12.2	Delisting.....	26
12.3	Limited support for Privacy Coins	27
12.4	Limited support for forks, airdrops, etc.....	27
13	The evidence value of our administration.....	27
14	Termination of the User Agreement	28
14.1	Termination by you	28
14.2	Termination by us	29
14.3	Suspension of our services / blocking your Account	30
15	What happens if we cannot reach you?.....	31
16	Payment of Funds Value to third parties.....	32

16.1	General.....	32
16.2	Transfer, pledge and other disposals of Funds Value.....	32
16.3	Merger, demerger or split-off	33
16.4	Bankruptcy, suspension of payments, debt restructuring, (protective) guardianship. 33	
16.5	Death.....	35
17	What if something goes wrong?	36
17.1	Direct damage only.....	36
17.2	Concrete exclusions	36
17.3	Limitation of liability.....	37
17.4	Force majeure and malfunction	37
17.5	Did something go wrong? Be sure to let us know in time!	37
18	Deviations and situations that are not covered by these Terms and Conditions.....	38
19	Language.....	38
20	Applicable law and competent court.....	38
20.1	Choice of law	38
20.2	Choice of forum for Business Users.....	38
20.3	Choice of forum for consumers	38
21	New Service Providers.....	39
22	Communication and complaints	39
22.1	Our communications to you	39
22.2	Complaints.....	41
23	Questions?.....	41

1 Introduction

1.1 What is Coin Meester?

Coin Meester is a Dutch platform where you can trade in various Digital Assets. You can trade on the Coin Meester Platform using our Website or our App. The App is available for both iOS and Android.

1.2 Who are we?

The Coin Meester Platform is offered to you by Coin Meester B.V. from Aalsmeer, registered with the Chamber of Commerce under number 68955820.

Coin Meester B.V. offers several services pertaining to Digital Assets. For this reason, Coin Meester B.V. is obliged to register with DNB (the Dutch Central Bank). Coin Meester B.V. is registered with DNB under number R179378. Please note: this registration does *not* mean that DNB supervises the financial health of Coin Meester B.V.

Several companies offer their services on the Coin Meester Platform. At the moment, these companies are:

- Coin Meester B.V.
- Coin Meester Staking B.V.

The services on the Coin Meester Platform are supported by Stichting Beheer Derdengelden Coin Meester (in English: the Coin Meester Foundation for Holding Third-Party Funds). The Foundation helps to safeguard users' funds in case of bankruptcy.

1.3 We are not a bank

The companies on the Coin Meester Platform and Stichting Beheer Derdengelden Coin Meester are not under the supervision of the Dutch Authority for the Financial Markets (AFM). We are neither a bank nor a credit institution. The Dutch deposit-guarantee scheme and the Dutch investor compensation scheme do not apply to the services offered through the Coin Meester Platform.

2 Language used in these Terms and Conditions

2.1 General

We want our Terms and Conditions to be clear and easy to understand. For that reason, we try to use common words and short sentences. But our Terms and Conditions deal with legal topics. So we will have to use legal terms sometimes. If anything in these Terms and Conditions is unclear to you, you can call us, email us or chat with us. Our contact details are mentioned on our Website, in our App and at the bottom of this document.

2.2 Definitions

Some words or abbreviations in these Terms and Conditions start with a capital letter, even if they are in the middle of a sentence. When that happens, it shows that the word has a very specific meaning in these Terms and Conditions. Below is a list of the specific meanings of the words that have a capital letter.

In this list, we also explain who we mean by "we" (or "us"/"our"). And we explain who we mean by "you" (or "your"/"yourself"). But these words do not get a capital letter in the rest of this document. The Terms and Conditions are easier to read if we keep these words in lower case.

1. **App**: the mobile application (not the Website) released by or with the permission of Coin Meester B.V. which enables the use of the Coin Meester Platform. There are two versions of the App: one for iOS and one for Android.
2. **Account**: the digital file in which the data regarding a User are administered by the Service Provider(s). The User can log into his/her Account to view and manage the data. After we have accepted a User as a customer, the User can also give Orders via the Account and make use of any other possibilities offered to Users by the Service Provider(s).
3. **AFM**: the Dutch Authority for the Financial Markets.
4. **Terms and Conditions**: the document you are reading now.
5. **Bank Account**: the bank account of a User, which is linked to his/her Account.
6. **Holding or to Hold**: the Order from a User to the Service Provider(s) to keep Digital Assets in custody for the User.
7. **Coin Meester Platform**: the platform, accessible via the Website or the App, through which Users can place Orders with the Service Provider(s).
8. **BM Credits**: credits with the Service Provider(s) in exchange for Money received from a User. The User may use BM Credits to have Orders executed by the Service Provider(s).
9. **BW**: the Dutch Civil Code.
10. **Coin Meester B.V.**: the private company with limited liability Coin Meester B.V, that has its registered office in Aalsmeer and its place of business in (1432 DJ) Aalsmeer at the Thailandlaan 6, registered with the Chamber of Commerce under number 68955820.
11. **Coin Meester Staking B.V.**: the private company with limited liability Coin Meester Staking B.V., that has its registered office in Aalsmeer and its place of business in (1432 DJ) Aalsmeer at the Thailandlaan 6, registered with the Chamber of Commerce under number 85947733.
12. **Delisting or to Delist**: our choice to make a Digital Asset that was previously tradable on the Coin Meester Platform no longer tradable on the Coin Meester Platform.
13. **Service Provider(s)**: the companies that accept and execute (or arrange for the execution of) Orders placed by Users via the Coin Meester Platform. At the time of this version of the Terms and Conditions (version 2.0), the Service Providers are: Coin Meester B.V. and Coin Meester Staking B.V.
14. **Digital Assets**: virtual currency in the sense of Art. 1 Wwft.
15. **DNB**: The Dutch Central Bank.
16. **External Wallet**: a Digital Assets wallet of a User, which is managed by the User for no other person than the User him-/herself.

17. **FAQ:** the list of frequently asked questions and our answers, which can be found on our Website.
18. **User:** a person or company who has been accepted by us as a customer and who is using an Account on the Coin Meester Platform.
19. **User Agreement:** the agreement concluded between a User, the Service Providers and the Foundation, to which these Terms and Conditions apply.
20. **Money:** only scriptural money (money held in a bank account) or electronic money.
21. **Customer Due Diligence:** the due diligence that we have to perform before accepting someone as a customer, as well as the due diligence that we have to perform on an ongoing basis if someone is already our customer, pursuant to the Wwft and the Sw.
22. **Purchase:** the Order from a User to the Service Provider(s) to deliver Digital Assets to the User against payment with BM Credits.
23. **Off-Chain Staking:** the Order from a User to the Service Provider(s) to make Digital Assets available to third parties with the aim of generating additional Digital Assets for the User.
24. **On-chain Staking:** the Order from a User to the Service Provider(s) to lock Digital Assets with the aim of generating additional Digital Assets for the benefit of the User.
25. **Order:** a request submitted by a User via his/her Account to a Service Provider to hold, buy, withdraw, stake (on-chain or off-chain), sell, and/or exchange Digital Assets for that User. An Order also automatically implies that the Service Provider may, on behalf of the User, give instructions to the Foundation to do what is necessary to enable the Order to be executed. Orders are executed in the manner, for the purpose and under the conditions described on the Website and in these Terms and Conditions.
26. **Withdrawal or to Withdraw:** the Order from a User to the Service Provider(s) to (i) send Digital Assets to his/her External Wallet, and/or (ii) convert BM Credits into Money and to (arrange for) the transfer of this Money to the Bank Account.
27. **PEP:** a politically exposed person as referred to in Art. 1 Wwft.
28. **Privacy Coin(s):** Digital Assets of which individual senders and/or recipients and/or transaction amounts cannot (easily) be identified on the blockchain;
29. **Privacy Policy:** the way we handle your personal data when you use the Coin Meester Platform. We describe this in the document [Privacy Policy](#) which can be found on our Website.
30. **Foundation:** “de Stichting Beheer Derdengelden Coin Meester”, having its registered office in Aalsmeer and its principal place of business in (1432 DJ) Aalsmeer at the Thailandlaan 6, registered with the Chamber of Commerce under number 81482833.
31. **Deposit:** the act whereby a User (i) sends Digital Assets to the Foundation, so that this can be registered by the Service Provider(s) as Funds, and/or (ii) transfers Money to the Foundation, so that this can be converted by the Service Provider(s) into BM Credits.
32. **Sw:** the Sanctions Act 1977 and legislation and regulations based thereon.
33. **Funds:** the amounts of Digital Assets and/or BM Credits registered in an Account, which reflect the Funds Value and are therefore available for a User to issue Orders.
34. **Funds Value:** the Digital Assets and/or the Money which are held by the Foundation on behalf of a User at any one time, together with the claim(s) which the Foundation has on behalf of that same User against any of the Service Providers, of which the Funds are a reflection.
35. **you (and your/yourself):** you as a User of the Coin Meester Platform.

36. **UBO:** Ultimate beneficial owner, as referred to in Art. 1 Wwft.
37. **US Person:** a person residing or having a long-term presence in the United States of America and any entity or organization incorporated or organized under the laws of the United States of America. Citizens of the United States of America (US Citizens) residing outside the United States of America may also qualify as a US Person under certain circumstances.
38. **Selling or to Sell:** the Order from a User to the Service Provider(s) to buy and receive Digital Assets from the User against payment of BM Credits.
39. **Wallet of the Foundation:** the Digital Asset wallets and/or accounts with third parties, in which the Foundation collects the Digital Assets it holds on behalf of all Coin Meester Platform Users combined.
40. **Website:** the website accessible via www.bitcoinmeester.nl, www.bitladon.com, <http://www.bitladon.es>, and <http://www.bitladon.pl>.
41. **Third Party Trading Credit:** that part of all the Users' Funds Value that is deposited with third parties and/or held as a credit with third parties by the Service Providers under their own name, for the purpose of being able to execute Orders at the desired speed
42. **We (and us/our):** Coin Meester B.V, Coin Meester Staking B.V, any other Service Provider(s) on the Coin Meester Platform, and/or the Foundation.
43. **Exchange:** the Order from a User to the Service Provider(s) to exchange Digital Assets for other Digital Assets.
44. **Wwft:** Act on the Prevention of Money Laundering and Terrorist Financing and the laws and regulations based thereon.
45. **Business User:** the User who enters into the User Agreement as a representative of a company.

3 When do these Terms and Conditions apply?

These Terms and Conditions always apply when you use the Coin Meester Platform. These Terms and Conditions also apply if you only visit the Website or download the App. And they apply whenever you contact us about anything related to the use of the Website, the App or the Coin Meester Platform.

3.1 Your User Agreement with us

You may only use the Coin Meester Platform with our permission. By registering an Account, you are asking permission from us to use the Coin Meester Platform. We grant permission if and when we accept you as a customer. As soon as we accept you as a customer, this creates a User Agreement between you and us.

Our consent to your use of the Coin Meester Platform is conditional. These Terms and Conditions describe under which conditions we grant our consent to your use of the Coin Meester Platform.

We may design or update the Website or the App in such a way that the provision of certain information or certain actions are necessary in order to be able to use the Coin Meester Platform.

This way, we ensure that the Coin Meester Platform continues to work as smoothly and as safely as possible.

3.2 Amendment of the Terms and Conditions

We may change the Terms and Conditions and the way the Website and App operate from time to time. For example, we may want to do this:

- if relevant legislation changes;
- to adapt our services to new technical developments;
- to improve the organization of our company.

If we change anything, you are free to close your Account on the Coin Meester Platform at any time. If we want to change the Terms and Conditions, we will send you a notice at least two weeks in advance. If you continue to use the Coin Meester Platform after this notice period, it means that you agree to the new Terms and Conditions and that they apply to you.

3.3 All Service Providers and all Accounts

The Terms and Conditions apply to all services offered via the Coin Meester Platform. Additional companies may appear as Service Providers on the Coin Meester Platform in the future. Or perhaps we may decide to sell our business to another company in the future. In such case, the Terms and Conditions will also apply to the services of these other companies and your dealings with them.

It is not allowed to register more than one Account per person on the Coin Meester Platform. If you register more than one Account, this is a breach of the Terms and Conditions. However: even if an Account is registered in breach of the Terms and Conditions, the Terms and Conditions do apply to that (illegitimate) Account and we can invoke the Terms and Conditions with regard to it.

4 Who can use the Coin Meester Platform?

The Coin Meester Platform is only intended for people who, according to the legislation in the Netherlands and the legislation in their country of residence, are permitted to use the services offered on the Coin Meester Platform.

We offer the Coin Meester Platform in the countries belonging to the European Economic Area (EEA) and in the United Kingdom and Switzerland. If you live in a country outside of that territory, you may not use the Coin Meester Platform. If you do live in the EEA, the United Kingdom or Switzerland, but are temporarily residing outside that territory - for example, because you are travelling for business or on holiday - you will not be able to log into the Coin Meester Platform during your stay abroad.

For Business Users, we offer the Coin Meester Platform only in the Netherlands. If you are a Business User and your company is located outside the Netherlands or if your company is incorporated under the laws of a country other than the Netherlands, your company may not use the Coin Meester Platform.

We only offer the Coin Meester Platform to Business Users if your company is a sole proprietorship (in Dutch: eenmanszaak) or a private limited company (in Dutch: besloten vennootschap met beperkte aansprakelijkheid).

4.1 Private individuals: you must be of legal age and have power of disposal

You must be at least 18 years old in order to use the Coin Meester Platform. Do you live outside the Netherlands? And does the country where you live have a higher minimum age for trading with Digital Assets, or any of the other services on the Coin Meester Platform? Then you may only use the Coin Meester Platform once you have reached that minimum age.

You may only use the Coin Meester Platform if you have legal power of disposal. ‘Legal power of disposal’ means that, according to the law, you can decide independently what to do with your money and other assets. This means you may not use the Coin Meester Platform if:

- you are a minor (according to the law in your country of residence);
- you are in a state of bankruptcy;
- you are the subject of any sort of statutory debt restructuring for natural persons;
- you are placed under a statutory form of guardianship, conservatorship or a protection order.

If you live outside the Netherlands, you may not use the Coin Meester Platform if you are subject to a similar arrangement as bankruptcy, debt rescheduling, administration or receivership under the laws of your country of residence. Nor may you use the Coin Meester Platform if the law of your country of residence prevents you from making independent decisions regarding your money or other assets for any other reason.

4.2 Businesses: you must have power of disposal and be correctly represented

If you are a Business User, your company may only use the Coin Meester Platform if the Account is created and managed by the person who is authorized to represent the company according to the company's incorporative documents. In the case of a private limited company, that means: the company's articles of association.

If you are a Business User, your company may not use the Coin Meester Platform if:

- the company is in a state of bankruptcy, or has filed for bankruptcy;
- the company has been granted a (temporary) moratorium on payments or has applied for a (temporary) moratorium;

- the company has offered or is preparing an offer for a debt restructuring arrangement to its creditors;
- the company has been dissolved or is preparing to be dissolved.

4.3 Private individuals and businesses: you must obey the law that applies to you

In some countries it is prohibited by law to trade with Digital Assets. Do you live in a country where trading with Digital Assets or any other service on the Coin Meester Platform is prohibited? Or are you a citizen of a country that has determined by law that its citizens may not trade with Digital Assets, or use any of the other services on the Coin Meester Platform? In that case, you may not use the Coin Meester Platform.

At the time when these Terms and Conditions (version 2.0) come into force, the use of the Coin Meester Platform is prohibited for US Persons in any case.

4.4 Private individuals and businesses: you can only use the Coin Meester Platform for yourself

Only the person in whose name an Account is registered may use the Coin Meester Platform. You are not allowed to use the Coin Meester Platform to trade with Digital Assets at the instruction or on behalf of someone else. Nor are you allowed to use other services on the Coin Meester Platform at the instruction or on behalf of anyone else.

Equally, you are not allowed to voluntarily use the Coin Meester Platform for the benefit of someone else.

5 This is your promise to us, if you use the Coin Meester Platform

5.1 Declarations and guarantees

If you register an Account on the Coin Meester Platform, you thereby represent and warrant to us:

1. that you have read these Terms and Conditions and that you agree with them;
2. that you are at least 18 years old and that you are of the minimum age required in your country of residence to enter into a User Agreement with us;
3. that you understand and accept the risks associated with the trade and use of Digital Assets;
4. that you have full power of disposal over your estate, including all of your rights, money and other assets and that you are fully authorized to independently dispose of all Funds that are administered in the Account you are using;
5. that all information and documents you give us are true, correct, valid and complete;

6. that everything you Deposit (Money and/or Digital Assets) belongs only to you and has been legally obtained by you;
7. that you will only create one Account;
8. that you will not use the Coin Meester Platform for illegal or otherwise unlawful activities;
9. that you will only use bank accounts and/or wallets that belong to you when you Withdraw Funds from the Coin Meester Platform;
10. That you will abide by all the rules and the conditions we stipulate with regard to the use of the Coin Meester Platform and will only use the Coin Meester Platform in accordance with the spirit in which the Coin Meester Platform is intended;
11. that you will listen to and carry out the instructions of our staff;
12. and further that you:
 - are not a US Person;
 - are not included on any sanctions list;
 - are not a PEP yourself, and that none of your family members and/or close associates is a PEP either;
 - are not a resident of a country against which sanctions have been imposed by the Netherlands, the European Union, the United Nations and/or the United States.

5.2 Indemnification

You shall indemnify us against all damages, liability and other negative consequences that may occur for us as a result of (i) your use of the Coin Meester Platform if it is in violation of these Terms and Conditions and/or the spirit in which the Coin Meester Platform is intended, (ii) any inaccuracy of information and/or documents provided by you to us as part of the Customer Due Diligence or for any other reason, and/or (iii) your breach of any other representation and/or warranty referred to in the previous paragraph.

‘Indemnification’ means that you must compensate us for any costs and/or damages that may result if any of the above situations happen. But it can also mean that you to have perform certain actions to help us avoid costs or prevent damages.

6 Getting started on the Coin Meester Platform

6.1 Registering an Account

In order to use the Coin Meester Platform, you must first register an Account. You can do this on the Website or in the App.

6.2 Identification and Customer Due Diligence

One of the steps towards registering an Account is an identification and verification process. In this process, you show us who you are and we verify what you show us. This process aims to ensure that we know with whom we are entering into a User Agreement, if we accept you as a customer.

Two Dutch laws, the Wwft and the Sw, oblige us to carry out Customer Due Diligence research. We have to perform this research at the start of our relationship with you, and also during our relationship with you. The identification and verification process is a part of our Customer Due Diligence. Thus, the identification and verification process also ensures that we can meet our obligations under the Wwft and the Sw.

The legislation surrounding Digital Assets and other online services changes frequently. If in the future there are new laws that require us to conduct customer research with regard to our Users, we may use the data from the identification and verification process for that purpose as well.

We may change the identification and verification process from time to time. We do not have to warn you about such changes in advance.

We may request additional information and/or documents from you. We will do so if we are required to by law. Or if we feel that additional information and/or documents are necessary for a careful and effective execution of the User Agreement with you.

All information and documents that we ask for when you are registering an Account must be submitted truthfully. We will only ask for information that is necessary to comply with the law and to execute the User Agreement with you.

6.3 Password and 2-factor authentication

When registering an Account, you must set a password. Because our services enable financial transactions, it is very important that you set a strong password. And that you keep the password strictly confidential. Do not set a password that you are also using for another service or website. Do not set a password that you have ever used before. Also, refrain from using the password to your Account at the Coin Meester Platform for any other service or website later.

We strongly recommend setting up a second authentication factor (2FA authentication) for your Account.

6.4 Non-acceptance

By asking us to register an Account for you, you are asking us to accept you as a customer and give you permission to use the Coin Meester Platform. We may decline to accept you as a customer if:

- you do not send us all the information and/or documents we require, or take too long to send it to us;
- if we see any indications that the information and/or documents you have sent to us are not entirely true, correct, complete and/or valid;
- if we see any indications that you are not complying with the conditions for use of the Coin Meester Platform;
- the Customer Due Diligence shows that we are not allowed by law to accept you as a customer.

If we do not accept you as a customer, we are not obliged to tell you the reason.

7 Continuous Customer Due Diligence

Once we have accepted you as a customer, you can use the Coin Meester Platform. We are required by law to continue to conduct Customer Due Diligence on our existing customers during our relationship with them ("continuous customer due diligence"). The law can also require us to check how our customers came into possession of Money or Digital Assets (or any other types of goods) that they bring onto the Coin Meester Platform ("origins research").

If we ask you any questions about the origins of Money or Digital Assets (or other types of goods) that you Deposit or otherwise bring onto the Coin Meester Platform, you are obliged to answer. If we request evidence, you are obliged to provide the evidence we request. We will always give you a period of 14 days to do so. Please note: as long as the origins research is ongoing, the option to Withdraw from your Account is disabled.

If you do not respond to our questions within 14 days, or if your answers or the evidence you have submitted are insufficient, we may block your Account. As long as your Account is blocked, you will not be able to issue any Orders on the Coin Meester Platform.

While your Account is blocked, we can – at our discretion – grant one or more grace terms (i.e. another term of 14 days) to respond to our questions, or to send additional explanations or additional evidence. We are not obliged to grant you a grace term.

If you provide satisfactory answers and/or evidence within a grace term, we will release your Account. If your answers or evidence remain unsatisfactory upon the lapse of a grace term, we may terminate the User Agreement with you 'for cause'. For more information of termination of the User Agreement 'for cause' please refer to Article 14.2.1 of the Terms and Conditions.

8 What if your situation changes?

8.1 Moving house, new bank account or new External Wallet

If a change occurs to your address, your other contact details, your identification document or your financial details (e.g. your bank account number), you must update your details in your Account immediately. The [FAQ](#) explains how to do this.

Please note that you may only link a bank account to your Account if that bank account is in your name and can be used and managed by you. Do you want to link a joint bank account to your Account? Then the other person with whom you share the joint account must also complete the Coin Meester Platform identification and verification process. They will also be subject to continuous Customer Due Diligence.

8.2 Other changes

If there are any other changes in your situation that may be relevant to us, please let us know immediately.

If you are a Business User, you must also let us know immediately if anything relevant changes within your company. For example, if:

- the company moves its place of business or registered address;
- the company changes its activities or enters another line of business;
- a new director is appointed or a director resigns;
- a new shareholder enters the company or a shareholder leaves;
- the company is going to be involved in a merger, demerger, split-off or divestiture;
- a new person becomes UBO of the company or a previous UBO leaves;
- a UBO or a close associate of a UBO becomes a PEP;
- anything else that may be important changes or occurs.

8.3 Bankruptcy, debt restructuring and similar events

You must let us know immediately if you are no longer able to independently manage your estate and dispose of your assets. For example: if you are declared bankrupt, if you become the subject of a statutory debt restructuring for natural persons, or if you are placed under guardianship or conservatorship. Or if a similar regulation becomes applicable to you in the country where you live.

You are also obliged to inform us immediately if you have debts and want to resolve them by offering a settlement to your creditors.

If you are a Business User, please inform us immediately if:

- your company is bankrupt, or anybody has filed for its bankruptcy;
- your company has been granted a temporary moratorium, or the company has applied for a temporary moratorium;
- your company has offered a settlement or is preparing a settlement offer to its creditors;
- your company has been dissolved or is preparing to be dissolved.

To notify us of any of these types of events, please send an e-mail to:
compliance@bitcoinmeester.nl

If we discover that one of the above events or circumstances applies to you or seems to apply to you, we may block your Account immediately, even if you yourself have not notified us. We do not need to warn you in advance.

8.4 Termination

If a change in your situation means that you no longer meet the conditions for using Coin Meester Platform, we may terminate the User Agreement for cause. Please refer to article **14 Termination of the User Agreement**, where we explain how this works.

9 Using the Coin Meester Platform

9.1 Costs

The Coin Meester Platform and the Service Providers make their living by realizing a small profit on certain Orders, for example: if you purchase Digital Assets from us at a certain price and we are able to deliver them to you from a stock that we ourselves previously purchased at a lower price.

When you place an Order on the Website or in the App, we show you the total amount due for that Order (either payable or receivable by you). You will not have to pay any additional/separate costs, except in the following cases:

Type of order	Possible costs
Hold	In principle, you do not have to pay us to Hold Funds for you. However: if the banks charge negative interest (on savings), we may have to pass the negative interest costs on to the Users we are Holding Funds for (see also article 10.4 The cost of the Foundation's services).
Purchase	You do not have to pay any additional costs to us.
Withdraw	<p>In principle, you do not have to pay us if you make a Withdrawal. However: if something in the execution of the Withdrawal goes wrong because you have given us wrong information, we can charge you administration costs (see also article 9.7 Withdrawal).</p> <p>When withdrawing and depositing Digital Assets, there may be transaction fees on the relevant blockchain network. If so, these fees are deducted by the network from the amount that flows over the network. If that happens, then in practice you will end up Depositing a slightly smaller amount of Digital Assets with us than you sent from your External Wallet. Or in the case of a Withdrawal, you will receive a slightly smaller amount of Digital Assets in your External Wallet than you Withdrew. So please be aware that when you enter your Withdrawal Order on the Coin Meester Platform, the amount of the Withdrawal we show you does <u>not</u> yet include any transaction fees that the blockchain network may deduct.</p>
Off-chain Staking	You do not have to pay any additional costs to us.

On-chain Staking	You do not have to pay any additional costs to us.
Deposit	<p>You do not have to pay any additional costs to us.</p> <p>Please note: your bank or your chosen payment service provider <i>may</i> in some cases charge costs. This is, for instance, not unusual if you transfer Money from a country outside the Netherlands, or if you transfer Money with Bancontact. If your bank or payment service provider charges costs, they will usually deduct these costs from the amount that you transfer. In that case you will end up Depositing a slightly smaller amount of Money with us than the amount that you transferred from your bank account.</p> <p>When depositing Digital Assets, the relevant blockchain network may charge transaction fees. If so, these fees are deducted by the network from the amount that flows over the network. If that happens, then in practice you will end up Depositing a slightly smaller amount of Digital Assets with us than you sent from your External Wallet. Please be aware that when you enter your Deposit Order on the Coin Meester Platform, the Order amount we show you does <u>not</u> yet include any transaction fees that the blockchain network may deduct.</p>
Sell	You do not have to pay any additional costs to us.
Exchange	You do not have to pay any additional costs to us.

9.2 Who is the Service Provider of my Order?

Below is a list of who the Service Provider is for each type of Order.

Type of order	Service provider
Hold	Coin Meester B.V.
Purchase	Coin Meester B.V.
Withdraw	Coin Meester B.V.
Off-chain Staking	Coin Meester Staking B.V.
On-chain Staking	Coin Meester B.V.
Sell	Coin Meester B.V.
Exchange	Coin Meester B.V.

9.3 Funds

To be able to issue an Order, you must have sufficient Funds on the Coin Meester Platform. Funds can exist in the form of Digital Assets and/or BM Credits.

You can add Funds to your Account by depositing Money (euro) from your Bank Account into the Foundation's Bank Account. For every euro you have in the Foundation's bank account, we will register a BM Credit in your Account. Your Funds may increase or decrease if you make a positive or negative return on an Order.

BM Credits can only be used to issue Orders to the Service Providers. You cannot have BM Credits (as such) sent or transferred to yourself. If you choose to withdraw Funds that are registered in BM Credits, we will transfer the equivalent value in euro to your Bank Account.

9.4 Execution of Orders

We always try to execute an Order as quickly as possible. Sometimes we may not be able to execute an Order immediately due to adverse circumstances like – for example – a technical malfunction. If the execution of an Order is hampered by such a circumstance, we are allowed to decide – at our discretion – whether we execute the Order with a delay or not at all. You cannot oblige or force us to execute an Order.

9.5 Is it possible you revoke an Order?

We execute Orders automatically. Therefore, once you have issued an Order, you cannot revoke it.

9.6 This is what we expect of you when you issue an Order

We rely on you to keep us correctly informed about your Bank Account details and the address of your External Wallet at all times. We are not obliged to check their accuracy for your benefit.

If you plan to issue a Withdrawal Order, you must ensure that you have provided us with the correct Bank Account and/or the correct address for your External Wallet. If you have provided us with a Bank Account or the address of your External Wallet, we may assume that these are correct. We may also assume that you have access to your External Wallet. If you give us the wrong address for your External Wallet, if you have lost the Private Key of your External Wallet, or if for any other reason you no longer have access to your External Wallet, you will lose the Digital Assets upon execution of the Withdrawal Order. If that happens, we will not be able to do anything to fix it.

If you deposit Digital Assets, you must send the Digital Assets to the wallet address that we provide to you via the Coin Meester Platform. You may use this address only once. If you use the same address again later on, the Digital Assets you try to deposit may be lost.

If Digital Assets are lost because you re-used a wallet address against our instruction, we are not obliged to attempt to retrieve them for you. The only way for us to try, would be to go to a great deal of trouble, or to jeopardize the security of the Coin Meester Platform. If in a particular case we *do* attempt to retrieve Digital Assets at your request, you have to pay all the associated costs. You have to pay these costs, regardless whether we do or do not succeed in retrieving the Digital Assets for you.

9.7 Withdrawal

You may not use an anonymous bank account number on the Coin Meester Platform. The Bank Account that you link to your Account must be in your name and managed and used by you.

You may not use an External Wallet that is managed and/or used by anyone other than yourself.

If we discover that a Withdrawal you Ordered is in contravention of the foregoing, or if we have reason to believe that it is, we may choose not to execute that Withdrawal Order. If we have reason to believe that you have in any other way acted in breach of these Terms and Conditions or the law, we may choose to temporarily block or suspend your Withdrawal Orders.

If we have to break off, reverse or correct a Withdrawal because the Bank Account or External Wallet does not belong to you or is being used in breach of the law or our Terms and Conditions, we may charge you an administration fee of € 12.50. We can deduct this administration fee from your Funds.

9.8 Off-chain Staking

By issuing an Off-Chain Staking Order, you instruct us to make Digital Assets available to third parties on your behalf. To enable this, you move the Digital Assets to a designated wallet, your 'staking wallet'. The third parties use the Digital Assets we make available to them on your behalf to generate additional Digital Assets in various ways. They offer a reward - in Digital Assets - in return. To earn a reward, you must leave your Digital Assets in the staking wallet for at least 24 hours. The reward is normally paid out every day and credited to your staking wallet. We can only pay you the reward after we have received it from the third parties ourselves. If you remove your Digital Assets from your staking wallet, you will not receive a reward for the day on which you remove them.

There are risks associated with Off-Chain Staking. We may not be able to protect you against those risks. Nor can we warn you against all possible risks. We ourselves may not know all of them.

Sometimes it may happen that a third party involved in Off-Chain Staking just inexplicably breaks its promises. Or it may happen that a third party is declared bankrupt or is unable fulfil its obligations for some other reason. If something like that happens, you may lose your staked Digital Assets. There is nothing we can do about this.

We may choose – at our discretion - whether we support Off-Chain Staking for a certain type of Digital Asset. If we support Off-Chain Staking for a certain type of Digital Asset, we may choose to discontinue such support at any time. We are not obliged to warn you about this in advance.

9.9 On-chain Staking

By issuing an On-Chain Staking Order, you instruct us to lock up Digital Assets for you. To enable this, you move the Digital Assets to a designated wallet, your ‘staking wallet’. By doing so, you are usually helping to support the operation and security of a particular blockchain network. The blockchain network offers a reward - in Digital Assets - for doing so. To earn a reward, you must leave your Digital Assets in the staking wallet for at least 24 hours. The reward is normally paid out every day and credited to your staking wallet. We can only pay you the reward after we have received it from the third parties ourselves. If you remove your Digital Assets from your staking wallet, you will not receive a reward for the day on which you remove them.

There are risks associated with On-chain Staking. We may not be able to protect you against those risks. Nor can we warn you against all possible risks. We ourselves may not know all of them.

The blockchain networks suitable for On-chain Staking are not operated by us, but by third parties. We do not know these third parties. Sometimes it may happen that there is a temporary or permanent disruption to the blockchain network. Or the administrators of the blockchain network may make changes to the blockchain network without warning. If something like that happens, you may lose your staked Digital Assets. There is nothing we can do about this.

We may choose – at our discretion - whether we support On-chain Staking for a certain blockchain network. If we support On-Chain Staking for a certain blockchain network, we may choose to discontinue such support at any time. We are not obliged to warn you about this in advance.

10 The Foundation

We strive to keep your Funds Value separate from the property of the Service Providers as much as possible. That way, we protect your Funds Value against adverse effects in case a Service Provider should ever go bankrupt. To this end, the Service Providers are supported by the Foundation.

10.1 The purpose of the Foundation

The Foundation is a Dutch foundation (in Dutch: ‘Stichting’), established for the sole purpose of managing the Users’ Funds Value. The Foundation manages the Funds Value of the Coin Meester Platform Users in two ways:

1. by enabling that the Funds Value of the Users is, for the most part, kept separate from the property of the Service Providers;

and

2. by holding a right of pledge on that part of the Funds Value that – as a matter of necessity – has to be deposited with third parties or held as credit with third parties by the Service Providers under their own name.

10.2 The operation of the Foundation

The Foundation manages a bank account and one or more Wallet(s) of the Foundation on behalf of the Users. The bank account and the Wallet(s) of the Foundation hold the majority of the Funds Value of all the Users who have Funds registered on their Accounts jointly.

The Money in the bank account and the Digital Assets in the Wallet(s) of the Foundation form common assets of all the Users who have Funds – in the form of BM Credits and/or Digital Assets – registered on their Accounts. Anyone who has Funds in the form of BM Credits registered on their Account, has a share in the balance of the bank account which is managed by the Foundation. Anyone who has Funds in the form of a certain type of Digital Asset registered on their Account, has a share in the total amount of Digital Assets of that type in the Wallet(s) of the Foundation.

The Users who have a share in the common assets held by the Foundation, are jointly the legal 'owners' (the Dutch legal term is: *rechthebbenden*) of the Money in the Foundation's bank account and the Digital Assets in the Wallet(s) of the Foundation. This way, that part of the Funds Value cannot be touched by the Service Providers' creditors, if any of the Service Providers should ever run into financial difficulties.

However, not all of the Funds Value can be held by the Foundation. A portion of the Funds Value must be kept 'at the ready' by the Service Providers as funds/credit with third parties, like cryptocurrency exchanges, in order to be able to execute Orders quickly enough. The part of the Funds Value that is kept as funds/credit with third parties by the Service Providers will hereinafter be called: "**Third Party Trading Credits**".

The Third Party Trading Credits are not legally owned by the Users. The Third Party Trading Credits are legally a part of the property of the Service Providers. To ensure that the Third Party Trading Credits will nevertheless be safeguarded for the benefit of the Users if a Service Provider were to run into financial difficulties, the Foundation will hold a right of pledge on the Third Party Trading Credits.

The Service Providers will carefully keep track of which Digital Assets and credit balances, which they hold with third parties, relate to Funds Value of the Users. They will keep the Third Party Trading Credits separate from Digital Assets and credit balances that they hold in order to trade for their own benefit (without any bearing on Orders from Users).

Insofar as the Third Party Trading Credits are part of the property of the Service Providers, the Service Provides also have a corresponding debt to the joint Users who have Funds registered on their Accounts. The Foundation is the only one who can collect that debt on behalf of the Users. The Foundation can only recover that debt from the Third Party Trading Credits, not from the rest of the property of the Service Providers. That way, if something were ever to go wrong with a cryptocurrency exchange (for example: if an exchange is hacked or goes bankrupt), we hope to prevent a knock-on effect that might put the entire Coin Meester Platform at risk.

In the following sections of this article, we describe the exact legal details of how the bankruptcy protection through use of the Foundation works.

10.3 The legal details of the Foundation's operation

1. The Foundation manages the Funds Value of all the Coin Meester Platform Users.
2. We will register Funds in your Account if and to the extent that the Foundation manages a Funds Value on your behalf.
3. By Depositing Money or Digital Assets on the Coin Meester Platform, you irrevocably authorize the Foundation to provide the Service Providers with information on the amount and build-up of the Funds Value that the Foundation is holding for you at any time. In this way we ensure that the Service Providers can display the Funds in your Account correctly.
4. If the Foundation manages Digital Assets for you, these are registered on your Account as Funds in the form of the relevant Digital Assets. If the Foundation manages Money for you, these are registered on your Account as Funds in the form of BM Credits.
5. By Depositing, you also give the Foundation an irrevocable power of attorney for the following actions:
 - a. to make the Digital Assets and/or Money required for your Orders available to the Service Provider(s);
 - b. to receive payment on your behalf of the Digital Assets and/or Money owed to you by the Service Provider(s);
 - c. to act on your behalf as a collateral taker (holder of a right of pledge) vis-à-vis the Service Providers;
 - d. to perform any other actions necessary to execute (out or arrange for the execution) of an Order given by you.
6. If a Service Provider transfers an amount of Money it owes to you to the bank account of the Foundation, or if it sends Digital Assets it owes to you to the Wallet of the Foundation, this is legally deemed to be a payment to you. Payment to the Foundation discharges the Service Provider of its corresponding debt to you. The sending of Digital Assets is deemed to have taken place after 1 (one) confirmation on the relevant blockchain, unless we state otherwise on the Website or in the App.
7. Digital Assets held in a Wallet of the Foundation together form a "community of property" (in Dutch: *gemeenschap*) within the meaning of section 3:166 (1) of the Dutch Civil Code. All the Users who have Funds registered on their Account in the form of a particular type of Digital Asset have a share in the community of property formed by all

Digital Assets of that particular type that are in a Wallet of the Foundation. The Digital Assets that the Foundation holds therefore do not belong in ownership to the Foundation, but belong in ownership to all Users with Funds in the form of the relevant Digital Assets jointly.

8. The ratio of the Users' shares in a community of property formed by a particular type of Digital Asset held by the Foundation is equal to the ratio of their Funds in the form of the particular Digital Asset, as registered on their Accounts.
9. For Money which is in the bank account held by the Foundation, the balance on that bank account forms a community of property within the meaning of Article 3:166 (1) of the Dutch Civil Code, in which all Users with Funds in the form of BM Credits have a share. Therefore, the balance on the bank account held by the Foundation does not belong to the Foundation itself, but belongs to all Users who have Funds in BM Credits jointly.
10. The ratio of the Users' shares in the balance on the bank account held by the Foundation is equal to the ratio of the Users' Funds in the form of BM Credits, as registered on their Accounts.
11. The Service Providers are authorized to at all times deposit and/or hold a portion of the Users' Funds Value as credit with third parties in their own name (see "Third Party Trading Credits"). The Third Party Trading Credits shall not exceed the amounts needed to be adequately prepared to execute the reasonably foreseeable Orders regarding each type of Digital Asset offered on the Coin Meester Platform.
12. The total of all Users' claims against the Service Providers to pay out that part of the Funds Value that is not yet held by the Foundation – which shall logically be equal to the Third Party Trading Credits - also constitutes a community of property within the meaning of Article 3:166 (1) of the Dutch Civil Code. This community of property is also managed for the Users by the Foundation. All Users who have Funds registered on their Accounts in the form of BM Credits have a share in the claim against the Service Providers to pay out the Third Party Trading Credits, to the extent that the Third Party Trading Credits consist of claims against third parties to pay Money to the Service Providers. All Users who have Funds registered on their Accounts in the form of a particular type of Digital Asset have a share in the claim against the Service Providers to pay out the Third Party Trading Credits, to the extent that the Third Party Trading Credits consist of claims against third parties to transfer Digital Assets of that particular type to the Service Providers.
13. The ratio of the Users' shares in the claim against the Service Providers to pay out a particular type of Digital Asset shall be equal to the ratio of Funds registered on their Accounts in the form that particular type of Digital Asset. A User with Funds registered on their Account in the form of particular type of Digital Asset is a party to the claim against the Service Provider to pay out that particular type of Digital Asset, regardless of how long it has been since the User issued an Order regarding that particular type of Digital Asset.
14. The ratio of the Users' shares in the claim against the Service Providers to pay Money shall be equal to the ratio of Funds registered on their Accounts in the form of BM Credits. A User with Funds registered on their Account in the form of BM Credits is a party to the claim against the Service Provider to pay Money, regardless of how long it has been since that User last had BM Credits added to their Account.

15. Only the Foundation is authorized to manage the Funds Value (i.e.: the Money in the bank account held by the Foundation, the Digital Assets in the Wallet(s) of the Foundation and the claims against the Service Providers), to the exclusion of the Users themselves. The Users who have shares in the communities of property that comprise the Funds Value are not authorized to use or manage the common properties. The Users who have shares in the communities of property do not have the legal power to dispose of their shares as such. This means that you can of course make a Withdrawal at any time, but you cannot transfer your share in a community of property to a third party without withdrawing your Funds first, nor can you establish a pledge and/or any other security interest on your share. By accepting these Terms and Conditions, you declare that you agree to this. This provision has an effect under property law, as defined in Article 3:83(2) of the Dutch Civil Code, in addition to the effect it has under contract law.
16. As security for the payment of the claim(s) on the Service Providers referred to in point 12, the Service Providers grant to the Foundation a right of pledge on the Third Party Trading Credits. Because the Service Providers may also trade on foreign exchanges, the Third Party Trading Credits may be subject to a different legal system than the Dutch system. If foreign (commodity) law is applicable, the Service Providers will grant a foreign security interest in the Third Party Trading Credits (i.e. in the Digital Assets and/or claims against third parties that together comprise the Third Party Trading Credits) that is as similar as possible to a Dutch right of pledge.
17. The Users, and therefore: the Foundation on behalf of the Users, can only recover the claim(s) against the Service Providers from Third Party Trading Credits. Thus, by virtue of the User Agreement including these Terms and Conditions, the parties hereby derogate from the main rule of Article 3:276 of the Dutch Civil Code.
18. By issuing an Order to a Service Provider, you give the Service Providers an irrevocable power of attorney to:
 - a. request and receive from the Foundation the Digital Assets required for the execution of your Order and/or an amount of Money corresponding to the required number of BM Credits;
 - b. to set off the amount of Digital Assets and/or BM Credits owed to you after the execution of your Order against any amounts that you owe to the Service Provider(s) in connection with the execution of the Order (and any earlier Orders) or with amounts that you owe to the Service Provider(s) for other reasons;
 - c. pay you the balance of Digital Assets and/or BM Credits still owed to you after set-off, by transferring the Digital Assets to the Wallet of the Foundation and/or transferring an amount of Money to the bank account maintained by the Foundation corresponding to the BM Credits owed; and
 - d. perform all other actions necessary to carry out (or have carried out) the Order you have given.
19. If you issue a Withdrawal Order, that Order will be received by Coin Meester B.V. Coin Meester B.V. will then instruct the Foundation on your behalf to make a Money transfer to your Bank Account or to send certain Digital Assets from the Wallet of the Foundation to the External Wallet specified by you. Such a transfer of Money or transmission of

Digital Assets will legally amount to a partial 'distribution' of the community of property within the meaning of article 3:182 of the Dutch Civil Code.

20. Any positive interest earned on the balance of the bank account held by the Foundation for the benefit of the Users will not be paid out to the Users but will be used to cover (part of) the expenses of the Foundation.

10.4 The cost of the Foundation's services

The costs for the organization and work of the Foundation are - to the extent that they cannot be covered by positive interest on the balance of the bank account(s) held by the Foundation - reimbursed to the Foundation by the Service Provider(s). You do not have to pay for the services of the Foundation separately.

However, it can sometimes happen that the interest on bank balances is not positive but negative (i.e. additional payments have to be made to the bank, in order to be allowed to have money in a bank account). If the Foundation has to pay the bank negative interest on the balance of the bank account held by the Foundation, we may pass on the negative interest to the Users with a share in the bank balance. If we pass on negative interest to the participants in the bank balance, we will do so in proportion to each User's share in the bank balance. That means you will pay more interest if you have a larger amount of Funds in BM Credits registered on your Account, and you will pay less interest if you have a smaller amount of Funds in BM Credits.

If there are interest rate fluctuations, we may choose not to pass on a (temporarily) negative interest rate to the Users with a share in the bank balance. If we decide to absorb a negative interest for a while, we do so voluntarily and without obligation. If a negative interest rate continues for a longer period of time, we may choose to start passing on the negative interest rate at our discretion at any time.

The Foundation will manage the Funds Value as conservatively as possible. The Foundation does not aim to realize any sort of return on the Funds Value.

11 Exchange rate fluctuations and other risks

11.1 General

If things go well, trading Digital Assets can generate positive returns. But there are also risks that are inherently linked to trading Digital Assets. We may not be able to protect you against these risks. Nor can we warn you against all of them. We cannot know all of the risks in advance ourselves..

One example of a known risk is that the value of Digital Assets can change suddenly and significantly; this can be to the User's advantage or disadvantage.

You may lose your Funds entirely.

Another known risk is that Digital Assets, due to their cryptographic nature, are completely and irrevocably controlled by disposition of the private key. This has advantages - such as privacy, speed and convenience - but can also be a disadvantage. For example, if a private key is lost or Digital Assets are accidentally sent to the wrong address.

Because of the risks that are always associated with trading Digital Assets, you should inform yourself well before you start using the Coin Meester Platform. Both about the technical and economic aspects of trading in Digital Assets. But certainly also about the risks involved.

You may only trade on the Coin Meester Platform with Money and Digital Assets that you can afford to lose.

11.2 We do not give advice

We do not provide advice on trading and/or investing in Digital Assets. We execute Orders automatically on an 'execution only' basis. This means that you are responsible for your own decisions about the Orders you issue on the Coin Meester Platform. And it is your own responsibility to inform yourself about the characteristics and risks of the Digital Assets you deal with and the types of Orders you place. We are not a bank and therefore do not have a similar duty of care towards you as banks might have.

11.3 Downtime

We do our best to keep the Coin Meester Platform continually available and well-functioning. However, part of the infrastructure that the Coin Meester Platform requires lies outside of our sphere of influence. We cannot and do not guarantee that the Coin Meester Platform will always be fully functional. We are not liable for any damages or lost profits resulting from downtime of the Coin Meester Platform.

11.4 Hacking and theft

We do our very best to secure the Coin Meester Platform and the Funds Value. Within the reasonable means of a company of our type and size, we do everything we can to prevent hacking and theft of data and Funds Value. However, the risk of damage from criminal activity can never be entirely eliminated.

To allow the Coin Meester Platform to exist, we must limit our liability for loss or destruction of Digital Assets, Money and/or data, regardless of the cause. The limitation of our liability is explained in article **17 What if something goes wrong?**

11.5 The Foundation shall never be liable

As soon as we send Money and/or Digital Assets to the Foundation for you, the value becomes part of your own property (in the form of a share in the relevant community of property held by the Foundation). Your property falls within your legal responsibility/sphere of risk.

The Foundation is part of our operation model, in order to protect the larger part of your Funds Value against the risk of insolvency on the part of the Service Providers. The Foundation is not intended to protect your Funds Value against other risks. The Foundation will never be liable for any loss or destruction of claims, Money and/or Digital Assets, regardless of the cause. If you leave your share in a community of property with the Foundation for any length of time, that is a matter of your choice. You are always free to take your Funds Value into self-management (into your Bank Account or into your External Wallet), by giving an Order to Withdraw.

11.6 Tax

You are responsible for filing tax returns and paying taxes on your Funds Value. We are not obliged to provide annual statements.

12 What if our activities change?

12.1 General

We are a private, commercial company. Therefore, we can decide at our discretion:

- in which countries we offer the Coin Meester Platform,
- who we accept as Users, and
- which services we offer on the Coin Meester Platform.

We are also free to decide – at our discretion – to terminate or transfer our business or any part of it, or to change, limit or suspend our activities.

If we cease our operation, or if we change or limit the scope of our business in such a way that we cannot execute any more Orders for you, we will pay out your Funds Value to you or make them available to you in accordance with the law. To ensure that we can always pay you promptly it is important that you always keep us informed of your current contact details.

We will announce important changes to our operation by e-mail, on the Website and/or in the App. In order to stay informed of any changes, it is important that you regularly log into your Account.

12.2 Delisting

We may Delist a Digital Asset at our sole discretion and at any time we choose. If we decide to Delist a Digital Asset, we are not obliged to disclose our reasons for doing so. We are also not obliged to compensate you for any loss of profit you may experience as a result of Delisting.

If we are Delisting a Digital Asset, we will announce this on the Website, in the App and/or by email. We will set a deadline by which anyone who has Funds in the form of the relevant Digital Asset has to Withdraw them. If you have Funds in the form of a Digital Asset that we Delist, you are obliged to Withdraw these Funds within the time limit set by us.

If you do not proceed to Withdraw all your Funds in the form of the Digital Asset that we are Delisting within the time limit set by us, we may - at our discretion:

- enforce through the courts that you cooperate with the Withdrawal of the relevant Digital Assets, or
- liquidate (i.e. sell) the relevant Digital Assets and register the net proceeds on your Account as Funds in the form of BM Credit. 'Net proceeds' means: the proceeds of the sale of the Digital Assets, after deduction of the costs we incurred (firstly) to stimulate you to Withdraw and (secondly) to liquidate the Digital Assets after you did not comply.

12.3 Limited support for Privacy Coins

Insofar as it is possible to trade with Privacy Coins on the Coin Meester Platform, there are restrictions to the types of Orders that you can issue for Privacy Coins. For example, it is impossible to Deposit and Withdraw Privacy Coins. If you want to have the Funds Value of Privacy Coins distributed to you, you will always have to Exchange or Sell them first.

12.4 Limited support for forks, airdrops, etc.

Due to the technical set-up of the Coin Meester Platform, it is costly and risky for us to support forks, airdrops and other giveaways. We are therefore never obliged to support forks, airdrops and other giveaways, not even if the actions are related to Digital Assets which are listed on the Coin Meester Platform.

Perhaps sometimes we may choose to support a certain fork, airdrop and/or other giveaway voluntarily. In such a case, we may also choose to terminate our support at any time. If that happens, we are in no way obliged to compensate you for any damage or loss of profit.

By 'forks' we mean the case where a blockchain network splits into two versions. One side uses newer software and the existing network relies on the older version. It means that two versions of the blockchain network are created, based on different principles and with different user groups. Forks can occur for a number of reasons. For example, because the developers of a blockchain network disagree on how the blockchain network should work and they fail to solve their disagreement in any other way.

By 'airdrops' we mean marketing actions by a third party, where the third party sends free Digital Assets to addresses. It is often the case that the third party sends the Digital Assets to a large number of addresses without knowing who these addresses belong to.

13 The evidence value of our administration

We constantly show the current balances of your Funds (in the form of BM Credits and/or different types of Digital Assets) in your Account. In your Account, you can also see which Orders we have executed for you ('Order history'). This way you can see how the balances of your Funds came to be as they are.

You are responsible for regularly checking the accuracy of this information. If you discover an error or omission, you must let us know as quickly as possible. In the meantime, you must do all that you can to minimize the damage that might result from the error or incompleteness that you noticed.

If you allow an unnecessarily long time to pass before you report an error or incompleteness in the registration of your Funds or your order history, this may result in the expiration of your right to hold us liable. This is a rule that stems directly from the law: see article 6:89 of the Dutch Civil Code.

The records of our administration provide complete and conclusive evidence of your legal relationship with us, including - among other things - the amount and composition of your Funds Value. This means that in the event of a dispute about your Funds Value or any other rights or obligations between us, our administration will in principle be considered to be correct. If a judge has to decide on the dispute, the judge must view the extracts from our records as conclusive evidence, but you shall be allowed to prove that this evidence is incorrect ('proof to the contrary', in Dutch: *bewijs van het tegendeel*, or *tegendeelbewijs*).

14 Termination of the User Agreement

14.1 Termination by you

You may terminate the User Agreement with us at any time. You do not need to provide a reason for doing so. No notice period will be applicable.

14.1.1 How does it work?

If you wish to terminate the User Agreement, please do the following:

1. Check if there are any Funds registered on your Account.
2. If there still are Funds registered:
 - a. Check if the Bank Account linked to your Account is correct and that we have the correct External Wallet address.
 - b. Issue an Order to Withdraw all your Funds.
3. Once your Funds are set to zero, press the "Close Account" button in your Account.

If you have any questions about closing your Account, please contact us at: helpdesk@bitcoinmeester.nl.

14.1.2 Your data

We must retain the data in your Account for some time after you close the Account. Please read our [Privacy Policy](#).

14.1.3 Reactivating an Account

If you close your Account yourself, you have a 30 day period in which you can choose to reactivate it. Has the 30-day period passed and would you nevertheless like to start using the Coin Meester Platform again? Then you need to register a new Account, with a new email address. This also means that you will have to complete the identification and verification process again and that we will have to carry out a new Customer Due Diligence investigation.

If we close your Account on our initiative (see below, under "Termination by us"), we do not offer the option of reactivating. But sometimes we can make an exception. This depends on the reason why we have closed the Account. We are free to decide – at our sole discretion – whether or not to make an exception in your case. We do not have to disclose our reasoning to you.

You can request the reactivation of your Account by emailing: helpdesk@bitcoinmeester.nl

14.2 Termination by us

14.2.1 Termination at will

Just as you are free to close your Account and thus end your User Agreement with us at any time and without disclosing your reasons, we may also choose to terminate the User Agreement at will. But if we decide to end the User Agreement without disclosing a compelling reason to do so, we will observe a reasonable notice period. The notice period is four weeks.

14.2.2 Termination for cause

In certain cases, we may terminate the User Agreement with you ‘for cause’. That means we can end the User Agreement immediately, without prior notice, while stating our reason to do so. We can terminate for cause in the following circumstances:

- If you do not answer the questions from our staff (in a timely manner).
- If we find that you failed to inform us of something that, according to our Terms Conditions, you should have disclosed.
- If the continuous Customer Due Diligence reveals facts that legally require us to end our relationship with you. For instance, on the grounds of the Wwft or the Sw or any future legislation.
 - Please note that in some cases, the law prohibits us from telling you what facts we have discovered. In that case, we will only tell you that the Customer Due Diligence led us to terminate the User Agreement.
- If we determine that you have provided us with incorrect or incomplete information, and we would not have accepted you as a customer if we had been informed correctly and completely.
- If we discover or have strong reasons to suspect that you are using or have used the Coin Meester Platform for illegal or unlawful activities.

- If we discover or have strong reasons to suspect that you are using or have used the Coin Meester Platform in violation of our Terms and Conditions, or in violation of the spirit in which the Coin Meester Platform is intended.
- If you lose the power of disposition with regard to your assets.
- In case of your death.
- If you are a Business User: if your company is declared bankrupt or anybody filed for its bankruptcy, if your company requests or is granted a (temporary) moratorium, if your company is offering or preparing a debt restructuring agreement or if your company is dissolved or preparing to be resolved.
- If something else changes in your situation or that of your company, as a result of which you or your company no longer meet the conditions for using the Coin Meester Platform.
- If there is any other compelling reason for us to do so.

14.2.3 Distribution of your Funds

If we terminate the User Agreement, the management of your Funds Value by the Foundation will also cease. Your Funds Value will then be paid out to you. If you have Funds registered on your Account in the form of BM Credits, we will transfer its value in Money to your Bank Account.

If you have Funds registered on your Account in the form of Digital Assets, we will ask you to indicate to which External Wallet(s) we can send them. You must respond to this question within 14 days. If you do not send the requested information within that period, we may choose – at our discretion – to either:

- enforce through the courts your cooperation in providing the requested information,
- or
- liquidate (i.e. sell) the Digital Assets and pay the net proceeds in the form of Money into your Bank Account. ‘Net proceeds’ means: the proceeds of the sale of the Digital Assets, after deduction of the costs we incurred (firstly) to stimulate you to inform us of the correct External Wallet and (secondly) to liquidate the Digital Assets after you did not comply.

Sometimes there may be a legal reason why we are not allowed to distribute your Funds Value to you. For example, if someone (a creditor or the public prosecutor) has seized your Funds Value. Or if you are bankrupt, subject to a form of statutory debt restructuring, or for any other reason no longer authorized to dispose of your assets yourself. In that case, the Foundation will handle your Funds Value as required by law in the relevant circumstances.

14.3 Suspension of our services / blocking your Account

Sometimes we discover indications that there might be something wrong with an Account. We must then investigate. If there are indications that there may be something wrong with your

Account, we may temporarily block your Account. This may happen, for example, in these cases:

- If you do not answer questions from our staff (either not at all, or not in a timely manner).
- If we have indications that you might be a victim of fraud.
- If we have indications that you may have provided us with incorrect or incomplete information.
- If we have indications that you may be using or have used the Coin Meester Platform for illegal or unlawful activities.
- If we have indications that you may be using or have used the Coin Meester Platform in violation of the Terms and Conditions, or in violation of the spirit in which the Coin Meester Platform is intended.

As long as your Account is blocked, you cannot issue any Orders and you cannot close your Account. This means you cannot Withdraw either.

15 What happens if we cannot reach you?

If we terminate your Account, or if for any other reason we are forced to make the decision to pay out your Funds Value to you, we will contact you about this. We will do this by email.

We may ask you for an action or a response in that email. For example, we may want to double check to which External Wallet(s) we can send your Digital Assets. We may set a time limit for you to respond.

If you do not react within the time limit, we may choose – at our discretion – to either:

- enforce through the courts your cooperation in providing the requested information or taking the requested action,
- or
- pay out any Funds registered on your Account in the form of BM Credits by transferring it to your Bank Account in the form of Money, and
 - pay out any Funds registered on your Account in the form of Digital Assets by liquidating (i.e. selling) the Digital Assets and paying out the net proceeds by transferring them to your Bank Account in the form of Money. ‘Net proceeds’ means: the proceeds of the sale of the Digital Assets, after deduction of the costs we incurred (firstly) to stimulate you to inform us of the correct External Wallet and (secondly) to liquidate the Digital Assets after you did not comply.

If we find – or have strong reasons to suspect – that the Bank Account connected to your Account does not belong to you, or if we do not have a Bank Account registered for you at all, *and* we cannot reach you in order to rectify this, then we may deal with your Funds Value according to the Dutch statutory rules for the event that a creditor is untraceable. Under current

Dutch law, this means that we may then pay the net proceeds of your Funds Value into the consignment account of the State of the Netherlands.

16 Payment of Funds Value to third parties

16.1 General

We are required by law to prevent assets (such as Money or Digital Assets) from being made available to terrorist organisations or made untraceable through the Coin Meester Platform. For that reason, we have as a basic rule that we will never pay out your Funds Value to anyone other than you, unless we are required to do so by law.

When you register an Account, you promise us that when you Withdraw your Funds in Digital Assets you will always use an External Wallet that belongs to and is managed by you only. Also, you may only link a Bank Account that is in your name, and is used and managed by you.

If the Bank Account you have linked is a joint bank account, then one of the names on the bank account must be yours, and you must actually (co-)use that bank account. The other person in whose name the joint bank account is held might also be required to complete our identification and verification process. In this case, this other person will also be subject to our ongoing Customer Due Diligence.

16.2 Transfer, pledge and other disposals of Funds Value

You do not have the legal power to transfer your Funds Value ‘as such’ to anyone else. Your Funds Value legally consists of a share in one or more communities of property managed for you by the Foundation. Your share in each community is a part of your personal property, but your power of disposal is limited to the right to demand distribution (by issuing a Withdrawal Order).

You cannot grant a right of pledge on your share in a community of property held by the Foundation, nor can you encumber it with any other security interest or a right of usufruct.

Your claim(s) on the Service Provider(s), arising from the fact that a certain part of the Funds Value of all Users is kept as Third Party Trading Credit, is also part of a community of property managed by the Foundation. Therefore, the exclusion of your power to transfer, pledge or otherwise encumber your share extends to your claim(s) on the Service Provider(s) as well.

You can find more details about your share in the communities of property held by the Foundation from a legal point of view in article **10.3 The legal details of the Foundation's operation**.

Are you a Business User? And are you planning to sell your business or a part of your business in such a way that a different person or legal entity will become the owner of the assets? (in Dutch: *activatransactie*, as opposed to a sale of shares) In that case, you must exclude the Funds Value from the sale.

16.3 Merger, demerger or split-off

Are you a Business User and is your company a limited liability company or otherwise incorporated with the possession legal personality? And do you intend to merge, demerge or split off a part of the company? In that case you must ensure that your Funds Value remains the property of the same legal entity.

You must personally inform us (by email or regular post) of any merger, demerger or splitting-off plans at least six weeks in advance. An advertisement in a newspaper (as required by law) cannot replace the personal notification as meant in the previous sentence.

16.4 Bankruptcy, suspension of payments, debt restructuring, (protective) guardianship

16.4.1 Bankruptcy

If you are declared bankrupt (or, if you are a Business User: if your company is declared bankrupt), you no longer have power of disposal over your Funds Value yourself. By law, the trustee in the bankruptcy has the sole authority to manage your assets and - therefore - to demand distribution of your Funds Value. This means that if you are declared bankrupt, we can no longer execute Orders that you issue yourself. We will block and/or terminate your Account.

Are you the trustee in the bankruptcy of a person or legal entity who has an Account with Funds registered on it? And would you like us to pay out the Funds registered in the form of BM Credits to the bankruptcy estate's bank account instead of to the Bank Account? Then please send an email to: helpdesk@bitcoinmeester.nl Please attach a copy of the Court's bankruptcy order, showing your designation as bankruptcy trustee. We will then contact you to make the necessary arrangements for payment into the bankruptcy estate's bank account. Once we are in contact with each other, we can also discuss how to deal with Digital Assets that may be part of the Funds Value.

16.4.2 Statutory moratorium (in Dutch: *surseance van betaling*)

Are you a Business User? And has your company been granted a statutory moratorium? In that case you are no longer authorized to dispose of your Funds Value by yourself. You may only do so in cooperation with the administrator of the moratorium. We cannot reasonably verify whether an Order issued through your Account is issued with the consent of both you and the administrator. Therefore, if you were granted a statutory moratorium, we can no longer safely execute Orders from your Account. We will block and possibly terminate your Account.

Are you the administrator of a moratorium granted to a company that has an Account with Funds registered on it? And would you like to let us know that you agree to a Withdrawal? Then please send an email to: helpdesk@bitcoinmeester.nl Please attach a copy of the Court's moratorium order, showing your designation as administrator. We will then contact you to make the necessary arrangements.

16.4.3 Statutory debt restructuring for natural persons (WSNP)

If you are admitted to the Dutch statutory scheme for debt restructuring for natural persons (*Wet schuldsanering natuurlijke personen*, or *WSNP*), you no longer have power of disposal over your Funds Value yourself. By law, the administrator in your statutory debt restructuring process has the sole authority to manage your assets and - therefore - to demand distribution of your Funds Value. This means that if you are admitted to the WSNP, we can no longer execute Orders that you issue yourself. We will block and/or terminate your Account.

Are you the administrator in the statutory debt restructuring process of a person who has an Account with Funds registered on it? And would you like us to pay out the Funds registered in the form of BM Credits to the WSNP estate's bank account instead of to the Bank Account? Then please send an email to: helpdesk@bitcoinmeester.nl Please attach a copy of the Court's WSNP order, showing your designation as administrator. We will then contact you to make the necessary arrangements for payment into the WSNP estate's bank account. Once we are in contact with each other, we can also discuss how to deal with Digital Assets that may be part of the Funds Value.

16.4.4 Guardianship, conservatorship or similar statutory measures

It sometimes happens that someone – either temporarily or permanently – is incapable of taking good care of themselves and/or their financial affairs. In such cases, the Court may order a protective measure, such as statutory guardianship or conservatorship.

16.4.4.1 Statutory guardianship (*beschermingsbewind*)

Have you been placed under statutory guardianship (in Dutch: *beschermingsbewind*) or a similar statutory measure?

In that case you are no longer authorized to dispose of your Funds Value by yourself. You may only do so in cooperation with your statutory guardian. We cannot reasonably verify whether an Order issued through your Account is issued with the consent of both you and your guardian. Therefore, if you are placed under statutory guardianship, we can no longer safely execute Orders from your Account. We will block and possibly terminate your Account.

Are you the statutory guardian of a person who has an Account with Funds registered on it? And would you like to let us know that you agree to a Withdrawal? Then please send an email to: helpdesk@bitcoinmeester.nl Please attach a copy of the Court's order, showing your designation as guardian. We will then contact you to make the necessary arrangements.

16.4.4.2 Statutory conservatorship (*curatele*)

Have you been placed under statutory conservatorship (in Dutch: *curatele*) or a similar statutory measure? In that case, you no longer have power of disposal over your Funds Value yourself. By law, the conservator has the sole authority to manage your assets and - therefore - to demand distribution of your Funds Value. This means that if you are placed under conservatorship, we

can no longer execute Orders that you issue yourself. We will block and/or terminate your Account.

Are you the statutory conservator of a person who has an Account with Funds registered on it? And would you like to demand distribution of the Funds Value? Then please send an email to: helpdesk@bitcoinmeester.nl Please attach a copy of the Court's conservatorship order, showing your designation as conservator. We will then contact you to make the necessary arrangements.

16.4.5 Divorce

Are you married or do you have a registered partnership whereby your Funds Value is part a statutory community of property between you and your spouse/partner? And is your marriage or registered partnership subsequently dissolved? Then the community of property between you and your (ex-)partner must be divided. In that case, you are not allowed to grant your Funds Value to your (ex-)partner in the division.

If you and your (ex-)partner conclude an agreement about the division of your matrimonial or partnership property, you must stipulate in that agreement that your Funds Value will be allocated to you. If the division is determined in judicial proceedings, you must request that your Funds Value will be allocated to you, indicating that your Funds Value is specifically attached to you, within the meaning of article 1:94 (5) of the Dutch Civil Code.

16.5 Death

When a User dies, there are usually one or more people who inherit that User's estate. If the User has made a will, the will regulates who should administer and distribute the estate. If the User has not made a will, these topics are governed by law.

The law of the Netherlands assumes that all heirs are jointly responsible for the administration and distribution of the estate. However, people usually choose to appoint one person to administer and distribute the estate on behalf of all the heirs together (an 'executor').

When a User dies, the User's heirs - possibly represented by the executor - must notify us of the death in writing (by letter or by email). Email can be sent to: helpdesk@bitcoinmeester.nl

16.5.1 Required documents

In order to claim payment of the deceased User's Funds Value on behalf of the heirs, the person reporting to us must provide us with certain evidence. We require evidence of:

- the death of the User;
- who is/are entitled to the deceased User's Funds as heir(s);
- the fact that the person reporting to us is duly authorized to represent the joint heirs.

A death certificate is always required as evidence of death. Without a death certificate, we cannot process a request from heirs or an executor.

As evidence of the right of the heir or heirs, and of the representational authority of the person reporting to us, we may ask for a notarized certificate of succession.

If no certificate of succession is provided to us, or if we cannot tell from that certificate whether the person requesting payment is indeed duly authorized, we do not have to make the payment.

Depending on the size of the deceased User's Funds Value and/or other factors, we may choose not to require a certificate of succession (but may require other evidence). This is at our discretion.

17 What if something goes wrong?

This provision deals with our liability if something goes wrong on the Coin Meester Platform.

17.1 Direct damage only

The liability of the Service Provider(s) is - within the limits of the law - limited to direct damage resulting from an attributable failure to perform under the User Agreement. Direct damages include only:

- the costs that are reasonably necessary to repair the damage, in such a way that the previously faulty service can yet be deemed a valid performance under the User Agreement; and
- the costs that were reasonably necessary for establishing the cause and scope of the damage that occurred.

17.2 Concrete exclusions

We are never liable:

- for exchange rate fluctuations or other inherent risks of dealing with Digital Assets and/or other blockchain-related activities;
- for price differences resulting from a delay in the processing of an Order;
- for the cancellation of an Order, if there has been an apparent error in the price or pricing of the Digital Assets or the Service to which the Order relates;
- for any loss or damages resulting from information provided by you which is incorrect or contrary to our instructions, which (also) expressly includes information about your Bank Account and the address of your External Wallet or any other Digital Assets address;
- for termination or suspension of the User Agreement with you, or termination or modification of our services;
- for damages resulting from hacking or failures of hardware or connections on which our service depends;
- for any damages due to loss of Digital Assets incurred in On-chain Staking or Off-chain Staking;
- for any damage to or loss of claims, Money or Digital Assets held by the Foundation;

- for any damages resulting from the loss or compromise of your Account login details, (access to) your Bank Account, your External Wallet and/or any other Digital Assets wallet;
- and lastly: for indirect damage. By indirect damage, we mean all damage that is not direct damage as described in article **17.1 Direct damage only**. Indirect damage therefore includes (but is not limited to): consequential damages, loss of income and profit, loss of data and immaterial damages.

17.3 Limitation of liability

To the extent permitted by law, our liability – if it is not excluded by law or by the specific exclusions above - shall be limited to a maximum amount of 25,000 euros (twenty-five thousand euros) per damaging event. Events that are connected, e.g. because they occurred in conjunction with each other, or because a chain of events together caused or aggravated the damage, are jointly considered as one event. This limitation of the scope of our liability does not apply if the damage was caused intentionally or by deliberate recklessness.

17.4 Force majeure and malfunction

We are entitled to cancel the execution of an Order issued by you if we are unable to process the Order, or are unable to process it on time, as a result of:

- force majeure;
- technical failures or malfunctions of the blockchains/networks that are used;
- a bank failure;
- other unusual or unforeseen circumstances.

If we cancel your Order, while the Foundation had already transferred Money and/or Digital Assets to the Service Provider(s) for the execution of the Order, you will get that Money and/or those Digital Assets back. We will return that Money and/or Digital Assets to you by transferring it back to the Foundation's bank account or by sending it back to the Foundation's wallet.

If we cancel an Order on the basis of this provision, we shall not be under any obligation to compensate you for any damages or loss of profits whatsoever.

17.5 Did something go wrong? Be sure to let us know in time!

If you find that something has gone wrong with our service to you, you must let us know as quickly as possible, and in any case: within a reasonable time. This is a rule that stems directly from the law: see article 6:89 of the Dutch Civil Code. If you allow an unnecessarily long time to pass before you make a complaint to us, this may result in the expiration of your right to hold us liable.

In any case, you can no longer hold us liable for something you discovered, or reasonably could have discovered, a year or longer ago. One year is the absolute deadline, but it may very well be that your right expires earlier on the basis of article 6:89 of the Dutch Civil Code. This is the

case, if it would have been possible for you to inform us of your complaint earlier and we have been disadvantaged by the extra time that has passed.

18 Deviations and situations that are not covered by these Terms and Conditions

Situations may arise that are not provided for by these Terms and Conditions. If that happens, we will carefully weigh your interests against our own. Pursuant to that, we will decide how to deal with the situation, and you must comply with our decision. This is only different if provided for by law.

In some situations, we may choose to deviate from these Terms and Conditions. For example, if we feel it is necessary to deviate in order to ensure that the The Coin Meester Platform remains secure, or in order to comply with the law. We may also deviate from the Terms and Conditions if we have another compelling interest in doing so.

19 Language

These Terms and Conditions have been translated into several languages. We have done the translation as carefully as possible. Nevertheless, there may be slight differences between the translations. In that case, the Dutch version prevails.

20 Applicable law and competent court

20.1 Choice of law

Because we are based in the Netherlands, the User Agreement, our Terms and Conditions and all our offers, notices and services are solely subject to Dutch law. We exclude the Vienna Convention on Contracts for the International Sale of Goods (CISG) and any other international treaties that have direct effect in the Netherlands.

20.2 Choice of forum for Business Users

Are you a Business User? And does a legal dispute arise between you and us, which we cannot resolve amongst ourselves? Then the Amsterdam District Court has exclusive competence to judge our dispute.

20.3 Choice of forum for consumers

Do you use the Coin Meester Platform as a consumer? And does a legal dispute arise between you and us which we cannot resolve amongst ourselves? In that case, we may also choose to submit the dispute to the Amsterdam District Court. If we intend to do so, we will let you know.

We can let you know that we want to go to the Amsterdam District Court by email, or through an official document from the bailiff. Do you live outside the jurisdiction of the Amsterdam District Court and would you prefer us to submit the dispute to the District Court that belongs to your own place of residence? Then you have one month – counting from the day on which you were informed that we would like to go to the Amsterdam District Court – to inform us that you would prefer the Court that belongs to your own place of residence. If you do not inform us of your preference within the term of one month, the dispute will proceed to the Amsterdam District Court.

21 New Service Providers

By using the Coin Meester Platform, you authorize us in advance to transfer our rights and obligations under the User Agreement and all related (legal) acts to third parties, either by contract takeover (art. 6:159 BW) or separately (art. 6:155 BW). If we make such a transfer, we will remain responsible to you for the performance of the User Agreement until we have informed you of the transfer and of the (legal) person to whom we have transferred our obligations or the User Agreement.

By using the Coin Meester Platform, you also give a priori permission to cooperate with other companies for the performance of our services. Those companies can join the User Agreement and these Terms and Conditions as additional parties.

If we inform you of a transfer of our obligations or the addition of a new company to the User Agreement and the Terms and Conditions, you have the right to terminate the User Agreement, if you wish. To find out how to do this, see the provisions in article **14 Termination of the User Agreement**.

22 Communication and complaints

22.1 Our communications to you

When you register an Account, you authorize us to send official communications (including legal actions) to you using the e-mail address you enter in your Account. We may choose to try to reach you through other contact information as well, if we believe there is reason why that may be useful. But we are never obliged to do so.

We will use your contact information in accordance with our [Privacy Policy](#).

If you are a Business User, we may assume that information has reached you if we have sent it to one of the directors of your company.

An email is legally deemed to have reached you when it has been delivered to your mail server. It is your responsibility to read your emails regularly. Sometimes important emails can accidentally get stuck in your spam filter, or be put in a separate folder for junk mail or advertising by your email application. It is your responsibility to always check that carefully.

22.2 Complaints

We wish for you to be happy with our services and do our best to make it so. But it may happen that you are not satisfied with our services in some way. In that case, you can submit a complaint. You will find an explanation of our complaints on our Website.

23 Questions?

If you have any questions about these Terms and Conditions, the Service Providers, the Coin Meester Platform or other matters relating to us, please contact us:

Coin Meester B.V.

Thailandlaan 6
1432 DJ Aalsmeer
The Netherlands
tel: +31(0)85 007 6000
email: helpdesk@bitcoinmeester.nl
Chat: via the Website
Chamber of Commerce number: 68955820

Coin Meester Staking B.V.

Thailandlaan 6
1432 DJ Aalsmeer
The Netherlands
tel: +31(0)85 007 6000
email: helpdesk@bitcoinmeester.nl
Chat: via the Website
Chamber of Commerce number: 85947733

Stichting Beheer Derdengelden Coin Meester

Thailandlaan 6
1432 DJ Aalsmeer
The Netherlands
tel: +31(0)85 007 6000
email: helpdesk@bitcoinmeester.nl
Chat: via the Website
Chamber of Commerce number: 81482833
