

THE VAULTIC GLOBAL LTD

Cryptocurrency Trading & Gift Card Platform

TERMS OF USE & RISK DISCLOSURE AGREEMENT

VERSION 2.0 — COMPLETE EDITION

Document Reference	VLT-TOU-001
Version	2.0 (Beta — Complete)
Effective Date	2/09/2026
Replaces	VLT-TOU-001 v1.0
Jurisdiction	Federal Republic of Nigeria
Applicable To	All Vaultic Beta Users
Review Date	[6 months from effective date]
Classification	Public

BETA PLATFORM NOTICE

The Vaultic Global Ltd is currently operating in beta. Features may change, certain services may be unavailable, and some processes are still being developed. By using the platform during this phase, you acknowledge and accept the limitations associated with a pre-production environment.

Your continued use of the Platform constitutes your full agreement to be bound by these Terms.

TABLE OF CONTENTS

1. Preamble and Acceptance of Terms
2. Definitions
3. Platform Services
4. User Registration, KYC & Account Security
5. Comprehensive Risk Disclosure
6. Transactions — Terms and Conditions
7. Gift Card Services — Specific Terms
8. Fraud Prevention & User Obligations
9. Intellectual Property
10. Third-Party Services & Links
11. Platform Availability & Downtime
12. Liability and Indemnification
13. Dispute Resolution
14. Data Protection and Privacy
15. Force Majeure
16. Minors and Age Verification
17. Anti-Assignment
18. Individual Claims — Class Action Waiver
19. Communications and Notices
20. Amendments and Modifications
21. Account Suspension and Termination
22. Severability, Entire Agreement & Waiver
23. Governing Law and Jurisdiction
24. Contact Information
25. User Acknowledgment & Acceptance

1. PREAMBLE AND ACCEPTANCE OF TERMS

These Terms of Use and Risk Disclosure Agreement ("Agreement" or "Terms") constitute a legally binding contract between you ("User", "you", or "your") and The Vaultic Global Ltd ("Vaultic", "we", "us", or "our"), a company incorporated under the laws of the Federal Republic of Nigeria.

By accessing or using the Vaultic platform, mobile application, or any related services (collectively, the "Platform"), you confirm that you have read, understood, and agree to be bound by these Terms in their entirety. If you do not agree, you must immediately discontinue access and use of the Platform.

1.1 Eligibility

- You are at least 18 years of age or the legal age of majority in your jurisdiction.
- You have the legal capacity to enter into binding agreements.
- You are not a citizen or resident of any jurisdiction where cryptocurrency trading or related financial services are restricted or prohibited.
- You are using the Platform for lawful purposes only.
- You have successfully completed Vaultic's mandatory KYC verification process.

2. DEFINITIONS

For the purposes of this Agreement, the following terms have the meanings set out below:

Term	Definition
Platform	The Vaultic website, mobile application, APIs, and all related services.
Digital Assets	Cryptocurrencies including but not limited to Bitcoin (BTC), Ethereum (ETH), and Tether (USDT).
Gift Card Services	The facility enabling users to trade, redeem, or exchange gift card vouchers via the Platform.
Transaction	Any buy, sell, exchange, redemption, or transfer of Digital Assets or gift cards executed via the Platform.
KYC	Know Your Customer — mandatory identity verification using NIN (National Identification Number) and other required documentation.
VPR	Vaultic Private Reserve — a future premium financial ecosystem currently in development.
Account	A registered user profile created after successful KYC verification.
Naira (NGN)	Nigerian Naira, the lawful currency of the Federal Republic of Nigeria.
Business Day	Any weekday (Monday–Friday) that is not a Nigerian public holiday.
Intellectual Property	All trademarks, logos, software, content, designs, and proprietary technology owned by or licensed to The Vaultic Global Ltd.
Third-Party Services	External platforms, services, APIs, or tools integrated with or linked from the Platform but not owned or operated by Vaultic.

Force Majeure Event

Any event beyond Vaultic's reasonable control that prevents or delays performance of obligations.

3. PLATFORM SERVICES

3.1 Currently Available Services (Beta)

- Cryptocurrency trading — buy and sell Digital Assets (BTC, ETH, USDT) via an instant execution engine.
- Gift card redemption — convert supported gift card vouchers into cash value or Digital Assets.
- Account management — manage user profiles, KYC status, transaction history, and wallet balances.

3.2 Future Services (Not Yet Available)

The following services are in development. Vaultic makes no guarantee as to their timeline or final form:

- Cross-border payment integration.
- Vaultic Crypto Card — debit/payment card linked to crypto balances.
- Vaultic Private Reserve (VPR) — premium financial ecosystem.
- Advanced liquidity tools and payment APIs.

3.3 Service Availability

Vaultic operates on a best-efforts basis during the beta phase. We reserve the right to modify, suspend, or discontinue any service at any time with reasonable notice. Scheduled maintenance will be communicated in advance where practicable. Section 11 of these Terms sets out the specific terms governing platform availability and downtime.

4. USER REGISTRATION, KYC & ACCOUNT SECURITY

4.1 Registration Requirements

Access to Vaultic's transactional services requires successful account registration and KYC verification. You agree to:

- Provide accurate, current, and complete information during registration.
- Submit a valid National Identification Number (NIN) for identity verification.
- Provide any additional documentation requested by Vaultic's compliance team.
- Promptly update your information if it changes.

4.2 KYC Verification

All users must complete mandatory KYC verification before conducting any Transactions. Vaultic reserves the right to reject or delay applications that do not meet verification standards, request additional documentation at any time, and suspend or terminate accounts where verification cannot be completed or where fraudulent information is suspected.

4.3 Account Security

You are solely responsible for maintaining the confidentiality and security of your account credentials. You agree to:

- Not share your login credentials, password, or one-time passcodes with any third party.
- Enable all available security features, including two-factor authentication (2FA) where offered.
- Immediately notify Vaultic at security@vaulticapp.com upon discovering any unauthorised access or suspected breach.

IMPORTANT — ACCOUNT SECURITY

Vaultic will NEVER request your password, PIN, or OTP via email, SMS, phone, or social media. Any such communication claiming to be from Vaultic should be treated as fraudulent and reported immediately.

5. COMPREHENSIVE RISK DISCLOSURE

PLEASE READ THIS SECTION CAREFULLY. TRADING AND HOLDING DIGITAL ASSETS INVOLVES SUBSTANTIAL RISK OF LOSS. YOU SHOULD NOT ENGAGE IN ANY TRANSACTION UNLESS YOU FULLY UNDERSTAND THE NATURE OF SUCH TRANSACTION AND CAN AFFORD TO SUSTAIN POTENTIAL TOTAL LOSS.

5.1 Cryptocurrency Volatility Risk

- Digital Asset prices are highly volatile and subject to rapid, unpredictable fluctuation.
- The value of Digital Assets may decrease substantially or become worthless in a short period.
- Past performance is not indicative of future performance.
- You may lose the entirety of your invested capital.
- Price data on the Platform reflects prevailing market conditions and may differ from other platforms.

5.2 Irreversibility of Transactions

CRITICAL WARNING — IRREVERSIBLE TRANSACTIONS

All cryptocurrency transactions are final and irreversible once confirmed on the blockchain. Vaultic CANNOT reverse, cancel, or recover any Transaction once confirmed. Sending Digital Assets to an incorrect wallet address will result in permanent, unrecoverable loss. You are solely responsible for verifying ALL transaction details before confirming.

- You have verified all recipient wallet addresses and transaction amounts before confirmation.
- Transaction errors made by you cannot be remedied by Vaultic.
- Blockchain network fees ("gas fees") apply and are non-refundable.

5.3 Regulatory and Legal Risk

- Government authorities, including the CBN and SEC, may introduce regulations that restrict or modify Platform activities.
- Regulatory changes could adversely affect the value of Digital Assets or service availability.
- Vaultic may suspend or modify services in response to regulatory requirements without prior notice.

5.4 Technology and Cybersecurity Risk

- The Platform may experience technical failures, outages, cyberattacks, or software vulnerabilities.
- Blockchain network congestion may delay Transaction processing and confirmations.
- Smart contract vulnerabilities or third-party infrastructure failures may result in loss of Digital Assets.
- Vaultic maintains security protocols in accordance with industry standards but cannot guarantee absolute security.

5.5 Liquidity Risk

- Digital Asset markets may experience periods of low liquidity, resulting in inability to execute Transactions at desired prices.

- Wider bid-ask spreads, partial fills, or delayed execution may occur during low-liquidity periods.

5.6 Gift Card Redemption Risk

- Gift card values are determined at the time of redemption and may differ from face value.
- Rates for gift card redemption are subject to change without notice.
- Certain gift cards may be declined due to validity, regional restrictions, or issuer policies.
- Fraudulent, expired, or previously redeemed gift cards will not be accepted and may result in account suspension.

5.7 Beta Platform Risk

- Features and services may be incomplete, subject to change, or temporarily unavailable.
- System errors or bugs may occur that affect Transaction processing.
- Customer support response times may be longer than on a fully launched platform.

5.8 Fiat Wallet and Non-Deposit Risk

- Vaultic is a transactional platform, not a savings product, bank, or deposit-taking institution. Fiat currency (NGN) held in your Vaultic wallet is not a deposit and is not insured by the Nigeria Deposit Insurance Corporation (NDIC) or any other government deposit protection scheme.
- You bear sole and absolute liability for any loss or damage incurred by reason of holding fiat currency or Digital Assets in your Vaultic wallet. Vaultic does not manage fiat holdings on your behalf and assumes no custodial responsibility for fiat balances held on the Platform.
- Vaultic strongly discourages holding large fiat or Digital Asset balances on the Platform for extended periods. Users are advised to transfer significant Digital Asset holdings to private wallets or cold storage solutions under their own custody for enhanced security.

6. TRANSACTIONS — TERMS AND CONDITIONS

6.1 Transaction Execution

- Transactions are subject to available liquidity and may not execute at the exact rate displayed.
- Quoted prices are indicative and may change between quotation and execution.
- Vaultic reserves the right to decline any Transaction suspected of being fraudulent or in violation of these Terms.
- Minimum and maximum Transaction limits apply and are displayed within the Platform.

6.2 Fees

Vaultic charges fees for certain services. All applicable fees will be disclosed prior to Transaction confirmation. By proceeding with a Transaction, you accept all stated fees. Fees are subject to change with reasonable advance notice.

6.3 Transaction Limits

User Transaction limits may be set based on KYC tier, account history, and compliance requirements. Vaultic reserves the right to adjust limits at its discretion.

6.4 Wallet Address Verification

You bear sole and absolute responsibility for verifying the accuracy of all wallet addresses entered on the Platform before confirming any Transaction. The Vaultic Global Ltd shall bear no liability whatsoever for any loss of Digital Assets resulting from an incorrect, invalid, or fraudulently substituted wallet address entered by the user. Vaultic does not and cannot verify the ownership of external wallet addresses.

6.5 Failed Transactions

In the event of a failed Transaction due to a confirmed system error on Vaultic's part, Vaultic will endeavour to reverse any deduction within 5 Business Days. Vaultic is not liable for failed Transactions resulting from network outages, blockchain congestion, or user error.

7. GIFT CARD SERVICES — SPECIFIC TERMS

7.1 Supported Gift Cards

Only gift cards from issuers listed on the Platform at the time of submission are eligible for redemption. Vaultic reserves the right to add or remove supported gift card types at any time without prior notice. Users are responsible for confirming that their gift card type is supported before attempting redemption.

7.2 Rate Lock Window

Gift card exchange rates are quoted at the time of submission and are locked for a defined window period ("Rate Lock Window"), as displayed on the Platform at the time of each transaction. If verification or processing is not completed within the Rate Lock Window — whether due to user delay, incomplete information, or system issues — Vaultic reserves the right to apply the prevailing market rate at the time of completion. Vaultic shall not be liable for any rate difference arising from expiry of the Rate Lock Window.

7.3 Processing Times

Gift card redemption processing times vary depending on card type, verification requirements, and transaction volume. Estimated processing times are displayed on the Platform and are indicative only. Vaultic does not guarantee completion within any specific timeframe. Transactions may be subject to additional verification delays without notice.

7.4 Declined Gift Cards

Gift cards may be declined for any of the following reasons:

- The card has already been redeemed, is expired, or has insufficient balance.
- The card type is not supported or has been removed from the Platform.
- The card is flagged as fraudulently obtained, stolen, or associated with a chargeback.
- The card does not meet regional or issuer eligibility requirements.

Where a gift card is declined post-submission for reasons attributable to the card itself (rather than a Platform error), Vaultic shall bear no liability and no payment shall be due to the user.

7.5 Post-Redemption Disputes

Once a gift card redemption has been successfully processed and payment confirmed, the transaction is final. Vaultic will only review post-redemption disputes where there is clear evidence of a Platform processing error. Disputes based on dissatisfaction with the exchange rate applied within a valid Rate Lock Window, or on gift card value disagreements, are not eligible for review.

7.6 Anti-Fraud — Gift Cards

Submission of fraudulent, stolen, counterfeit, or otherwise improperly obtained gift cards is strictly prohibited and constitutes a criminal offence. Any user found to have submitted fraudulent gift cards will have their account immediately suspended, all pending redemptions cancelled, and the matter referred to law enforcement authorities.

8. FRAUD PREVENTION & USER OBLIGATIONS

8.1 Anti-Fraud Policy

Vaultic operates a zero-tolerance policy against fraud, money laundering, terrorist financing, and all other illicit financial activity. You represent and warrant that all funds used on the Platform are from legitimate sources and that you are not using the Platform to circumvent currency controls, sanctions, or tax obligations.

8.2 Prohibited Activities

- Money laundering, financing of terrorism, or any activity in breach of applicable AML/CFT laws.
- Use of stolen, fraudulently obtained, or unauthorised payment methods or gift cards.
- Submission of forged, altered, or misrepresented identity documents.
- Impersonation of another person or entity.
- Use of automated bots, scripts, or crawlers to access or manipulate the Platform.
- Reverse engineering, decompiling, disassembling, or attempting to extract the source code of the Platform.
- Any activity designed to circumvent Vaultic's security or compliance systems.
- Scraping, data mining, or harvesting of Platform content or user data.

9. INTELLECTUAL PROPERTY

9.1 Ownership

All Intellectual Property on or within the Platform — including but not limited to the Vaultic brand name, logo, trademarks, service marks, trade dress, software code, algorithms, user interface design, graphics, text, data, and compilations — is the exclusive property of The Vaultic Global Ltd or its licensors. Nothing in these Terms grants you any right, title, or interest in or to Vaultic's Intellectual Property.

9.2 Permitted Use

Subject to your compliance with these Terms, Vaultic grants you a limited, non-exclusive, non-transferable, revocable licence to access and use the Platform solely for its intended purpose as a personal financial services tool. This licence does not permit you to:

- Copy, reproduce, modify, translate, or create derivative works of any Platform content.
- Use any Vaultic trademark, logo, or brand element in any manner without prior written consent.
- Distribute, resell, sublicense, or commercially exploit any part of the Platform or its content.
- Remove or alter any proprietary notices, labels, or marks on the Platform.
- Frame or mirror any part of the Platform without Vaultic's express written consent.

9.3 User-Generated Content

Where users submit any content, feedback, or suggestions to Vaultic (including through support channels or surveys), you grant Vaultic a worldwide, royalty-free, perpetual, irrevocable licence to use, reproduce, and incorporate such content for any business purpose, without obligation to compensate you. Vaultic retains the right to use feedback to improve its products and services.

9.4 Infringement Reports

If you believe any content on the Platform infringes your Intellectual Property rights, please notify Vaultic in writing at legal@vaulticapp.com with sufficient detail to enable investigation. Vaultic will respond to legitimate notices in accordance with applicable Nigerian law.

10. THIRD-PARTY SERVICES & LINKS

10.1 Third-Party Integrations

The Platform may integrate with, rely upon, or link to third-party services, including but not limited to blockchain networks, KYC verification providers, payment processors, analytics tools, and cryptocurrency liquidity providers (collectively, "Third-Party Services"). The Vaultic Global Ltd does not own, control, or operate any Third-Party Services.

10.2 No Liability for Third Parties

Vaultic expressly disclaims all liability for:

- Any failure, error, delay, or interruption in a Third-Party Service that affects the Platform or your Transactions.
- The availability, accuracy, or reliability of data, pricing, or information provided by third-party blockchain networks or pricing oracles.
- The acts, omissions, or policies of any third-party KYC provider, payment processor, or liquidity provider.
- Any loss suffered as a result of your interaction with or reliance on any Third-Party Service.

10.3 External Links

The Platform may contain links to external websites or resources for informational purposes only. Such links do not constitute an endorsement by Vaultic of the linked site or its content. Vaultic accepts no responsibility for the content, accuracy, or practices of any external site. You access external links at your own risk and subject to the terms and conditions of those third-party platforms.

10.4 Blockchain Networks

Cryptocurrency transactions are processed on decentralised blockchain networks that are entirely independent of Vaultic. Vaultic has no control over, and accepts no responsibility for, the operation, congestion, fork, or failure of any blockchain network. Network fees, confirmation times, and transaction finality are determined solely by the relevant blockchain protocol.

11. PLATFORM AVAILABILITY & DOWNTIME

11.1 No Guarantee of Availability

The Vaultic Global Ltd does not guarantee that the Platform will be available at all times, without interruption, error-free, or free from viruses or other harmful components. The Platform is provided on an "as-is" and "as-available" basis, particularly during the beta phase of operations.

11.2 Planned Maintenance

Vaultic will endeavour to provide reasonable advance notice of scheduled maintenance downtime via in-app notifications or email. During planned maintenance, some or all Platform services may be unavailable. Vaultic shall not be liable for any loss arising from planned maintenance periods that are communicated in advance.

11.3 Unplanned Outages

Vaultic shall not be liable for any loss, damage, or missed opportunity arising from unplanned downtime caused by:

- Server failures, hosting provider outages, or infrastructure issues.
- Distributed denial-of-service (DDoS) attacks or cybersecurity incidents.
- Blockchain network disruptions, forks, or congestion.
- Third-party service provider failures.
- Force Majeure Events (as defined in Section 15).

11.4 Limitation During Downtime

During any period of Platform unavailability, open orders or pending Transactions may be delayed, cancelled, or affected by market price movements. Vaultic accepts no liability for any financial loss arising from the inability to execute or cancel a Transaction during a downtime period.

12. LIABILITY AND INDEMNIFICATION

12.1 Limitation of Liability

To the maximum extent permitted by applicable Nigerian law, The Vaultic Global Ltd, its directors, officers, employees, agents, and affiliates shall not be liable for:

- Any direct, indirect, incidental, consequential, or punitive damages arising from your use of or inability to use the Platform.
- Loss of profits, revenue, data, goodwill, or other intangible losses.
- Any Transaction losses, including those resulting from market volatility, system errors, blockchain failures, or user error.
- Any loss arising from reliance on information provided on the Platform, including prices, exchange rates, or market data.
- Unauthorised access to your account due to your failure to maintain account security.
- Any loss resulting from Third-Party Service failures or interruptions.
- Any loss arising from Platform downtime, whether planned or unplanned.
- Loss or damage resulting from incorrect wallet addresses entered by the user.

12.2 Aggregate Liability Cap

Where liability cannot be entirely excluded under Nigerian law, the aggregate liability of The Vaultic Global Ltd to you for all claims arising under or in connection with these Terms — whether in contract, tort, or otherwise — shall not exceed the total fees paid by you to Vaultic in the three (3) months immediately preceding the event giving rise to the claim.

12.3 Service Disclaimer

The Platform is provided on an "as-is" and "as-available" basis. Vaultic makes no warranties, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, or uninterrupted operation. This disclaimer does not affect statutory consumer rights under Nigerian law to the extent they apply.

12.4 User Indemnification

You agree to indemnify, defend, and hold harmless The Vaultic Global Ltd and its affiliates from and against any claims, losses, damages, costs, and expenses (including reasonable legal fees) arising from:

- Your violation of these Terms.
- Your use or misuse of the Platform.
- Your infringement of any third-party rights, including Intellectual Property rights.
- Any fraudulent or illegal activity associated with your account.

13. DISPUTE RESOLUTION

13.1 Internal Resolution Process

1. Step 1 — Informal Resolution: Contact Vaultic Support at support@vaulticapp.com with full details of the issue. Vaultic will acknowledge within 2 Business Days.

2. Step 2 — Formal Review: Submit a formal complaint to compliance@vaulticapp.com including Transaction references, dates, amounts, and supporting evidence. Vaultic will respond within 10 Business Days.
3. Step 3 — Escalation: If unresolved, escalate to senior management. A final written determination will be issued within 15 Business Days.

13.2 Eligible Disputes

- Transactions processed incorrectly due to confirmed Platform errors.
- Unauthorised Transactions reported promptly by the user.
- Gift card redemption failures caused by Platform issues.
- Account access issues not attributable to user negligence.

13.3 Non-Eligible Claims

- Losses arising from cryptocurrency market volatility.
- Transactions sent to incorrect wallet addresses entered by the user.
- Gift cards declined due to invalidity, expiry, or fraud by the user.
- Rate differences arising from expiry of the Rate Lock Window.
- Fees validly charged and disclosed before Transaction confirmation.

14. DATA PROTECTION AND PRIVACY

The Vaultic Global Ltd collects, processes, and stores personal data in connection with KYC verification, transaction monitoring, and regulatory compliance obligations. Such data is handled in accordance with the Nigeria Data Protection Regulation (NDPR) and Vaultic's Privacy Policy (available at [\[vaultic.com/privacy\]](https://vaultic.com/privacy)).

By using the Platform, you consent to Vaultic processing your personal data for the purposes stated in the Privacy Policy, including sharing with regulatory authorities where required by law. You may exercise your NDPR data rights at any time by contacting privacy@vaulticapp.com.

15. FORCE MAJEURE

15.1 Definition

A "Force Majeure Event" means any event or circumstance beyond Vaultic's reasonable control that prevents or materially delays the performance of its obligations, including but not limited to:

- Acts of God, including earthquakes, floods, lightning, hurricanes, and other natural disasters.
- Acts of government, regulatory authority, or central bank — including trading halts, sanctions, or directives.
- War, hostilities, terrorism, civil unrest, or public emergency.
- Nationwide or widespread internet outages, telecommunications failures, or power grid disruptions.
- Cyberattacks, distributed denial-of-service attacks, or large-scale security breaches affecting critical infrastructure.
- Blockchain network failures, hard forks, or protocol-level disruptions.

- Pandemic, epidemic, or public health emergency.

15.2 Effect of Force Majeure

Upon the occurrence of a Force Majeure Event, Vaultic's obligations under these Terms are suspended to the extent and for the duration that performance is prevented or impaired. Vaultic shall:

- Notify users of the Force Majeure Event as soon as reasonably practicable via in-app notification or email.
- Use commercially reasonable efforts to minimise the impact and resume normal services as soon as possible.
- Not be liable for any loss, damage, or missed opportunity arising from the Force Majeure Event.

If a Force Majeure Event continues for more than 30 consecutive days, either party may terminate their Account relationship by written notice, subject to orderly wind-down of open Transactions.

16. MINORS AND AGE VERIFICATION

16.1 Minimum Age Requirement

The Vaultic Platform is strictly intended for use by individuals who are 18 years of age or older (or the legal age of majority in their jurisdiction, if higher). Access to and use of the Platform by persons under the age of 18 is expressly prohibited.

16.2 Age Verification

Vaultic employs KYC processes, including NIN verification, to confirm the age of users. Where Vaultic has reasonable grounds to believe that a user is under the age of 18, the account will be immediately suspended pending verification, and may be permanently terminated if the suspicion is confirmed.

16.3 Liability Limitation — Minors

If a minor gains access to the Platform by providing false information or circumventing age verification controls, The Vaultic Global Ltd accepts no liability for any transactions carried out by such minor or for any loss suffered by the minor or any related party. The parent or legal guardian of the minor may be held liable for all activity conducted by the minor through the Platform.

17. ANTI-ASSIGNMENT

Your Account and your rights and obligations under these Terms are personal to you and may not be assigned, transferred, delegated, or sub-licensed to any other person or entity without the prior written consent of The Vaultic Global Ltd. Any purported assignment without such consent shall be null and void.

The Vaultic Global Ltd reserves the right to assign or transfer its rights and obligations under these Terms in whole or in part to a successor entity, affiliate, or in connection with a merger, acquisition, corporate restructuring, or sale of assets. Notice of any such assignment will be provided to users within a reasonable timeframe.

18. INDIVIDUAL CLAIMS — CLASS ACTION WAIVER

18.1 Individual Basis Only

Any dispute, claim, or controversy arising under or relating to these Terms or the Platform must be brought by you in your individual capacity only. You expressly waive any right to bring or participate in any class action, collective action, group litigation, or representative proceeding against The Vaultic Global Ltd.

18.2 No Consolidation

No dispute or claim may be consolidated with the dispute or claim of any other user without the written consent of The Vaultic Global Ltd. This waiver applies regardless of the procedural mechanism or court through which any such claim is pursued.

IMPORTANT — LEGAL RIGHTS NOTICE

By agreeing to these Terms, you are waiving your right to bring or join a class action or collective proceeding. If this waiver is found to be unenforceable in any jurisdiction, that portion shall be severed (per Section 22) and the remaining Terms shall continue to apply.

19. COMMUNICATIONS AND NOTICES

19.1 How Vaultic Communicates With You

All official communications from The Vaultic Global Ltd to you will be made via one or more of the following channels:

- Email to the address registered on your Account.
- In-app notifications displayed within the Platform.
- Push notifications (where enabled on your device).
- Notices posted on the Vaultic website at [vaultic.com/notices].

19.2 When Notices Are Deemed Received

Communication Channel	Deemed Received
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Email	24 hours after sending to your registered email address, provided no delivery failure notification is received.
In-app notification	At the time of display within the Platform upon your next login or active session.
Push notification	At the time of delivery to your registered device.
Website notice	At the time of posting, where the notice is reasonably prominent on the Platform.

You are responsible for ensuring that your registered email address is current and accurate. Vaultic shall not be liable for any failure to receive a notice due to an outdated or incorrect email address on your Account.

19.3 How You Communicate With Vaultic

All formal communications from you to Vaultic must be submitted in writing (including email) to the relevant contact address set out in Section 24. Verbal or informal communications shall not constitute binding notices under these Terms.

19.4 Language

All communications under these Terms shall be in the English language. Where any translation of these Terms or associated communications is provided for convenience, the English language version shall prevail in all cases of inconsistency or dispute.

20. AMENDMENTS AND MODIFICATIONS

The Vaultic Global Ltd reserves the right to amend these Terms at any time. Changes will take effect upon posting to the Platform or direct notification to users, as appropriate. Your continued use of the Platform following notification of amendments constitutes acceptance of the revised Terms.

Material changes — including changes that affect your rights, fees, or dispute resolution mechanisms — will be communicated with at least 14 days' advance notice unless immediate implementation is required by law or urgent security circumstances. Where you do not accept a material change, you may close your Account before the change takes effect.

21. ACCOUNT SUSPENSION AND TERMINATION

Vaultic may, at its sole discretion and without prior notice, suspend or terminate your Account where:

- There is suspected fraud, money laundering, or illegal activity.
- You have breached any provision of these Terms.
- Required by applicable law or regulatory direction.
- Your account has been inactive for an extended period per Vaultic's inactive account policy.
- You have provided false or misleading information during KYC or at any point thereafter.

Upon termination, any outstanding funds will be handled in accordance with Vaultic's account closure procedures and applicable regulations. You may request voluntary account closure at any time by contacting support@vaulticapp.com.

22. SEVERABILITY, ENTIRE AGREEMENT & WAIVER

22.1 Severability

If any provision of these Terms is found by a court or regulatory authority of competent jurisdiction to be invalid, unlawful, or unenforceable, that provision shall be severed from these Terms. The remaining provisions shall continue in full force and effect as if the severed provision had never been included. The parties shall endeavour to replace the severed provision with a valid provision that, to the greatest extent possible, achieves the same intended commercial purpose.

22.2 Entire Agreement

These Terms, together with Vaultic's Privacy Policy and any other policies expressly incorporated herein, constitute the entire agreement between you and The Vaultic Global Ltd with respect to the Platform and supersede all prior agreements, representations, understandings, and negotiations — whether oral or written — relating to the same subject matter.

22.3 No Waiver

No failure or delay by The Vaultic Global Ltd in exercising any right or remedy under these Terms shall constitute a waiver of that right or remedy. A waiver of any breach of these Terms does not constitute a waiver of any subsequent breach. All waivers by Vaultic must be expressed in writing to be effective.

23. GOVERNING LAW AND JURISDICTION

These Terms shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria, without regard to its conflict of law principles. Any dispute not resolved through the internal dispute resolution process in Section 13 shall be subject to the exclusive jurisdiction of the competent courts of Nigeria.

If you access the Platform from outside Nigeria, you do so at your own risk and remain responsible for compliance with all applicable local laws and regulations.

24. CONTACT INFORMATION

For all enquiries relating to these Terms, please contact The Vaultic Global Ltd through the appropriate channel below:

Department	Contact
General Support	support@vaulticapp.com
Compliance & KYC	compliance@vaulticapp.com
Security Issues	security@vaulticapp.com
Legal & Disputes	legal@vaulticapp.com

Privacy / Data Rights	privacy@vaulticapp.com
Intellectual Property	legal@vaulticapp.com
Registered Address	Obi Okoye Street, Ogui Road, Enugu, Nigeria
CAC Registration No.	8817639
SCUML Registration	141500750

25. USER ACKNOWLEDGMENT & ACCEPTANCE

By creating an Account or using the Vaultic Platform, you confirm that:

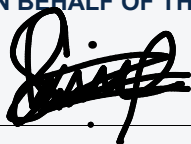
- You are of legal age (18+) and have the legal capacity to enter into this Agreement.
- You have read, understood, and agree to be bound by these Terms in full, including all risk disclosures in Section 5.
- You understand that cryptocurrency transactions are irreversible and Vaultic cannot recover funds lost due to user error, including incorrect wallet addresses.
- You accept sole responsibility for verifying all transaction details before confirming.
- You understand the specific terms applicable to gift card redemptions, including the Rate Lock Window and processing time provisions.
- You acknowledge Vaultic's Intellectual Property rights and agree not to infringe them.
- You understand that Vaultic does not guarantee Platform availability and is not liable for downtime or Third-Party Service failures.
- You acknowledge the Force Majeure provisions and accept that Vaultic's obligations may be suspended in such circumstances.
- You waive the right to bring or join any class action or collective proceeding against Vaultic.
- Your use of the Platform complies with all applicable laws in your jurisdiction.
- You consent to Vaultic collecting and processing your personal data in accordance with the Privacy Policy.

ELECTRONIC ACCEPTANCE

By ticking the acceptance box during registration or by using the Platform, you provide your electronic signature and full consent to these Terms. This is legally equivalent to a handwritten signature under applicable Nigerian law.

These Terms were last updated in 2026 and replace all prior versions.

FOR AND ON BEHALF OF THE VAULTIC GLOBAL LTD



Authorised Signatory
Name: **Elom Chimaobi**
Title: *CEO*
Date: *2/09/2026*

DOCUMENT CONTROL

Document ID: VLT-TOU-001
Version: 2.0 (Beta — Complete)
Replaces: VLT-TOU-001 v1.0
Review Date: [6 months from effective]
Classification: Public
Approved By: Elom Chimaobi/ CEO

This document was prepared for The Vaultic Global Ltd and is intended for use during the Beta phase of operations.

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