TERMS AND CONDITIONS OF AFORTI EXCHANGE SERVICES RENDERED VIA FOREIGN EXCHANGE PLATFORM FOR ENTREPRENEURS

effective as of 5th January 2018

§ 1
DEFINITIONS

The following terms used in the present Terms and Conditions shall have the following meaning:

1. Aforti - Aforti Exchange S. A. with its registered office in Warsaw, address: ul. Chałubińskiego 8, 00-613 Warsaw, entered in the National Court Register maintained by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under KRS number 0000719620, NIP [tax identification number] 9512360841, REGON [statistical number] 146332039, share capital PLN 2,630,000.00 providing online foreign exchange services.
2. User's E-mail Address – User's e-mail address necessary to create an account in the registration panel of the foreign exchange platform.
3. Aforti Exchange Platform Business Hours for the Users– 24h each working day.
4. Business Hours of the Office for Aforti Exchange Platform - Monday through Friday starting from 8:00 a.m. to 6:00 p.m., excluding bank holidays.
5. Foreign Exchange Dealer – a person assisting a User on behalf of Aforti Exchange.
6. Business Day – each day except for Saturdays and statutory (bank) holidays within the meaning of the provisions of the Act of 18th January 1951 on bank holidays (Journal of Laws of 1951 number 4 item 28 as amended).
7. User Account – account maintained for a User at Aforti Exchange Platform with a unique login which constitutes a collection of data and information on User's actions undertaken via Aforti Exchange Platform. The Account is available at: https://panel.afortiexchange.pl/account after the registration process is completed and is used to manage the data, submit foreign exchange instructions, and bank transfer instructions.
8. Foreign Exchange Rate –rate for the exchange of base currency to quote currency set at the moment concluding a transaction, and which is listed at Aforti Exchange Platform or agreed upon with Aforti foreign Exchange Dealer after the User's identity has been verified.
9. Transaction Amount – amount expressed in base or non-base currency the purchase or sales of which is the subject matter of the transaction.
10. Login and Password – unique data provided by the User during registration with Aforti Exchange Platform, which shall not be made available to third persons, used to log into Aforti Exchange Platform.
11. User's Panel – a tool to manage Aforti exchange services available after the User's logging in at https://www.afortiexchange.pl/account.
12. Aforti Exchange Platform – internet platform run by Aforti, website address: www.afortiexchange.pl/account, which enables the use of online services provided by Aforti.
13. Confirmation – a foreign exchange transaction confirmation is an electronic invoice in a PDF file generated by Aforti and sent to User's E-mail Address indicated by the User. By executing a transaction at the Platform, the User acknowledges and agrees to receive Confirmations in an electronic form.
14. Entrepreneur – an individual running a business activity, legal person or an organisational unit without legal personality which is granted capacity to make acts in the law under a separate Act and which runs a business activity in its own name.
15. Transfer – transfer of funds to the Bank Account.

16. User's Settlement Account – hereinafter referred to as Bank Account is used to carry out settlements between the User and Aforti, in particular to transfer funds to Aforti's accounts, to withdraw funds from accounts given by Aforti and to pay liabilities the User has towards Aforti.
17. Regional Sales Director – Aforti's business account manager cooperating with the User.
18. Terms and Conditions – the present Terms and Conditions of services rendered via Aforti Exchange Platform.
19. Registration – the process of creating a User Account at Aforti Exchange Platform.
20. Authorised Person – a person duly authorised by an Entrepreneur in accordance with applicable provisions of law to execute transactions at Aforti Exchange Platform.
21. User – Entrepreneur or an individual duly authorised by the Entrepreneur who has completed the registration process and consequently created a User Account at Aforti Exchange Platform.
22. Base Currency – the currency the unit price of which is expressed in quote currency (first currency in a currency pair).
23. Quote Currency – the currency in which the unit price (or a given number of units' price) of the base currency (the second currency in a currency pair) is expressed.

§ 2
GENERAL PROVISIONS

1. The present Terms and Conditions stipulate:
   a) organisation, rules for use and functioning of Aforti Exchange Platform,
   b) rights and obligations of registered Users of Aforti Exchange Platform,
   c) rights and obligations as well as the scope of liability of Aforti Exchange,
   d) types, scope and conditions of providing services via Aforti Exchange Platform,
   e) terms and conditions of collecting and protecting personal data,
   f) complaints procedure.
2. The present Terms and Conditions shall be made available to every User at https://www.afortiexchange.pl/regulamin.
3. Each potential User is obligated to read the present Terms and Conditions before registering and creating an Account at the Platform, and may undertake further actions only after accepting the provisions provided herein.
4. Aforti renders foreign exchange services at the Platform; the currencies on offer are the following: Euro (EUR), Swiss Franc (CHF), American Dollar (USD), Pound Sterling (GBP), Norwegian Krone (NOK), Swedish Krona (SEK), Czech Koruna (CZK), Russian Ruble (RUB), Japanese Jen (JPY), Polish Złoty (PLN). Aforti may also offer the exchange of other currencies. The exchange is executed with the use of bank accounts defined by the User in the User's Panel.
5. Services may be rendered by Aforti only upon the acceptance of the present Terms and Conditions by the User and full registration of the User.
6. User does not have right to use the services offered on the Platform anonymously due to Foreign Exchange Regulations Act of 27th July 2002 (Journal of Laws of 2017, item 679 as amended) and Anti-Money Laundering and Terrorism Financing Act of 16th November 2000 (Journal of Laws of 2017, item 1049 as amended). In a situation, where the User indicates that the return money Transfer is to be credited to bank account of a third party, the User is obligated to indicate in particular: company name and registration data for entities other than individuals or name and surname for individuals, bank account holder and the holder's address including the holder's e-mail address.

7. User has the right to perform foreign exchange transactions via Aforti Exchange Platform during Aforti Exchange Platform Business Hours.
8. Using Aforti Exchange Platform is free of charge.
9. Aforti name and graphic sign as well as Aforti Exchange Platform name, manner of functioning, graphic design, software and database are all subject to legal protection under relevant provisions of law.
10. To all matters not specified herein, the provisions of law apply, in particular the provisions of:
    a) Act of 18th July 2002 on Rendering Online Services (Journal of Laws of 2017, item 1219 as amended),
    b) Act of 27th July 2002 Foreign Exchange Regulations (Journal of Laws of 2017, item 679 as amended),
    c) Anti-Money Laundering and Anti-Terrorism Financing Act of 16th November 2000 (Journal of Laws of 2017, item 1049 as amended),
    d) Act of 29th August 1997 on Personal Data Protection (Journal of Laws of 2016, item 966 as amended),

§ 3

TYPES AND SCOPE OF SERVICES RENDERED VIA AFORTI EXCHANGE PLATFORM

1. Aforti Exchange Platform renders foreign exchange services.
2. Aforti shall list on the home page an updated listing of foreign exchange rates.
3. The minimum amount to be exchanged shall not be lower than:
    a. 100 currency units for EUR, CHF, GBP, USD,
    b. 1,000 currency units for SEK, CZK, NOK,
    c. 100,000 currency units for JPY.
4. Should there be entities other than the User involved in the transaction, the User is obligated to indicate that third parties are parties to the transaction and provide their data when confirming the transaction.
5. Indication made by the User that return Transfer is to be made to a bank account of an entity other that the User is tantamount to the User's representation (as the transferor) on transferring their right to consideration from Aforti (as the subject matter of the transfer) to the benefit of a third party (as the transferee) towards whom the User is obligated to perform the obligation under separate legal relationship i.e. transfer referred to in Articles $921^1 – 921^5$ of the Polish Civil Code.
6. When making the representation referred to in Section 5 above the User represents that:
    a) (s)he authorises Aforti to execute the Transfer to the benefit of the entity indicated by the User,
    b) (s)he authorises the third party to collect the Transfer from Aforti.
7. Aforti's obligation towards the User expires upon execution of the Transfer to the benefit of the third party indicated in accordance with Section 5.

§ 4

FOREIGN EXCHANGE RATES

1. Aforti lists on www.afortiexchange.pl and on the home page of the Platform updated sale and purchase exchange rates binding on the Users.

2. The User has the possibility to conduct individual negotiations directly with Regional sales Director or with the Foreign Exchange Dealer on the phone at: +48 729 708 708. Should the negotiated rate be different than the rate indicated in the User's Panel, Aforti's Employee modifies the foreign exchange rate for a given transaction.
3. Final exchange rate for the transaction accepted by the User includes any rebates granted to the User in the form of discounts, coupons or promotional points giving the right to foreign exchange at a better rate.

§ 5

USER REGISTRATION AND THE OBLIGATIONS UNDER ANT-MONEY LAUNDERING ACT

1. Each potential User is obligated to complete registration process at Aforti Exchange Platform.
2. User registration process at Aforti Exchange Platform includes the following obligatory steps:
   a) entering e-mail address to be used by the User,
   b) reading the present Terms and Conditions and accepting them,
   c) filling in a form by entering the following data:
      i. in case of an entrepreneur: company/partnership name together with organisational-legal form of the business activity, registration data, registered office address, NIP [tax identification number], REGON [statistical number], data pertaining to a person authorised to represent the entity, such as: name, surname, PESEL [Polish personal identification number], series and number of identity document (identity card), mobile phone number, e-mail address,
   d) entering password the User is to use to login to Aforti Exchange Platform; the password shall have at least 8 characters, lowercase and uppercase letters (a-z or A-Z) and digits (0-9); the User is hereby acknowledges that Aforti will not ask to send the password by electronic mail; Aforti reserves the right to perform Users' identification with the use of any other means than the ones enumerated above. The User undertakes to keep the password they created in a proper and safe manner and not to make it available to third parties,
   e) receiving an e-mail and activating the account by clicking the link included in the message sent,
   f) receiving a text message with an activation code to be entered at Aforti Exchange Platform for verification purposes.
3. Upon registration, the User receives an e-mail confirming the completion of the registration process together with contact details of the assisting Regional Sales Director and contact details of Foreign Exchange Dealers Department.
4. Users' personal data are collected and processed by Aforti in accordance with the applicable provisions of law and provisions hereof.
5. The User is obligated to submit in the registration process true and complete data. Should the data submitted be untrue or raising reasonable doubts concerning their veracity or not in compliance with the provisions of law or the provisions hereof, Aforti reserves the right to cancel the User's account and withhold the transactions executed with the use of the account. If the User credited their account, Aforti shall reimburse the amount credited to the User's bank account after setting off the costs of the return transfer.

§ 6

FOREIGN EXCHANGE TRANSACTIONS

1. Foreign exchange service is available solely to those Aforti Exchange Platform Users who entered in the settings of the User Account correct data on bank accounts they intend to use when executing foreign exchange transactions via the Platform.
2. Entering data on bank accounts referred to in Section 1 requires defining minimum two twenty-six-digit bank account numbers and selecting for each of them a currency in the "Currency" field.
    a) Exchange is possible if the currency of at least one of the bank accounts is PLN and one in a foreign currency. The bank accounts shall be maintained by banks having their registered offices in Poland. The User shall be the holder, co-holder or an agent authorised to use the account from which the money is transferred in order to be exchanged into a different currency.
3. Bank transfers received by Aforti from bank accounts different than those referred to in Section 1 shall be returned by Aforti to the transferor after deducting the transfer costs charged by the bank from which the money is to be returned.
4. User shall place foreign exchange transaction order and Aforti receives such via Aforti Exchange Platform.
5. In a situation, where bank account is credited with Transaction amount outside of Business Hours of the Office for Aforti Exchange Platform, the Transaction shall be accepted for execution:
    a) on the same day, if Aforti Exchange bank account is credited with transaction amount before 6:00 p.m. on a business day,
    b) on the next business day, if Aforti Exchange bank account is credited with transaction amount after 6:00 p.m. on a business day.
6. Aforti shall specify and notify the User on bank account numbers which are to be used for foreign exchange services and this shall take place after all of the following steps have been completed:
    a) User's registration in the User's Panel,
    b) User's indication of the type transaction the User intends to execute (purchase or sales of currency),
    c) User's indication of their own bank accounts which are to be used by the User to execute the transaction or bank accounts of the third party if the Transfer to be executed by Aforti is to be made to the benefit of an entity other than the User, provided that the User has submitted all the data pertaining to the entity required hereunder.
7. Data pertaining to the account used to trading in EUR, USD, GBP, CHF, NOK, SEK, CZK, RUB, JPY currencies shall be made available to the User after they have accepted the transaction. The information shall be sent to the User's e-mail address indicated during the Platform registration process.
8. The User shall abide by the following rules of crediting the account:
    a) the User who intends to purchase a foreign currency shall transfer to the "PLN Account" indicated the amount in PLN for which the currency is to be purchased.
    b) the User who intends to sell a foreign currency shall transfer to the "Account" indicated the amount in foreign currency they intend to sell.
9. Should the User transfer to Aforti's account an amount lower than the amount stipulated in the terms and conditions of the transaction, Aforti shall contact the User immediately with a view to establishing the terms and conditions of the transaction. Should the attempt to contact the User be unsuccessful on the business day on which the order was placed, the transaction shall be cancelled. In the event of cancelling the transaction, Aforti shall immediately

reimburse the amount received to the User's bank account from which it was transferred after deducting transfer costs.

10. Should the User transfer to Aforti's account an amount higher than the amount stipulated in the terms and conditions of the transaction, Aforti shall accept the transaction to be executed up to the amount stipulated in the terms and conditions of the transaction order placed and shall immediately reimburse the remaining overpayment, after deducting transfer costs, to the User's bank account from which it was transferred.
11. The User after logging to Aforti Exchange Platform places foreign exchange order by:
    a) clicking the "exchange currency" tab,
    b) selecting "instant orders",
    c) selecting buy or sell option,
    d) selecting the currency,
    e) entering the transaction amount,
    f) accepting the exchange rate,
    g) confirming the exchange – after confirmation the User has no possibility to cancel the foreign exchange transaction.
12. Upon accepting the transaction the User shall receive information on the amount which needs to be transferred to Aforti's account. The information shall be also available in "transaction history" in the User's Panel.
13. Once the amount transferred by the User is credited on Aforti's account, the funds, in accordance with the transaction order, are immediately transferred to the bank account indicated by the User. The term is dependent upon the banks executing PLN and foreign currency transfers for Aforti and the User and Aforti has no influence on the transfer execution time.
14. When executing foreign currency transfers to the benefit of Aforti, the User shall opt for the transfer in which the transferor i.e. the User bears the costs of their bank (SHA), whereas the costs of Aforti's bank are borne by Aforti.
15. When executing foreign currency transfers to the benefit of the User, Aforti shall opt for the transfer in which the User bears the costs of their bank (SHA), whereas the costs of Aforti's bank are borne by Aforti. In the situation in which the transfer is executed to the benefit of a third party, the transferee, i.e. third party, shall bear the costs of their bank which is hereby accepted by the User.
16. Aforti reserves the right to withhold or refuse to execute a transaction in particular in the following situations:
    a) meeting obligations under Anti-Money Laundering and Terrorism Financing Act,
    b) force majeure understood as an external, extraordinary factor which is beyond Aforti's control or will and which could not have been prevented, including bank electronic systems breakdown, server system breakdown,
    c) untrue personal data submitted in the User Account registration process,
    d) cases of destroying, damaging, deleting, changing or obstructing the access to IT data at Aforti Exchange Platform or in situations, in which disturbance occurs or any other circumstances which make automatic processing, collecting or transferring such data impossible,
    e) non-existing or unrealistic currency deviations displayed at Aforti Exchange Platform for reasons not attributable to Aforti.
17. In particular situations Aforti has the right to obligate the User and the User is obligated to submit within 12 hours additional explanations related to their transaction. Aforti may also require the submission of additional documents or declarations required under Anti-Money Laundering and Terrorism Financing Act.

18. Aforti shall not be held liable for non-performance or improper performance of obligations under online services agreement provided that the non-performance or improper performance of the said obligations is a consequence of circumstances not attributable to Aforti despite Aforti's due care and diligence (force majeure). Should a force majeure event occur, the provision of services shall be suspended for the period in which the force majeure event lasts.
19. Aforti shall not be held liable for possible damage sustained by the User which is related to the User's errors caused, in particular, by:
    a) executing transfer to a bank account different than the one indicated by Aforti,
    b) erroneous configuration the bank account by the User,
    c) actions performed via the User's account by unauthorised persons if such a situation took place for reasons attributable to the User.

§ 7

CONFIRMATION OF TRANSACTION EXECUTION

1. Pursuant to Foreign Exchange Regulations, Aforti is obligated to provide the User with currency sale and purchase receipt for each transaction executed via the Platform.
2. Aforti performs the obligation referred to in the above Section by sending Transaction Confirmations via electronic means.
3. Upon the User's request, the confirmations referred to in the preceding Sections shall be sent to the User via traditional mail to the address indicated in the registration process or to the correspondence address defined by the User in the User's Panel. In such an event, the User shall be charged with a fee in the amount of PLN 5 (in words: PLN five) each time to cover the costs related to the preparation, printing and dispatching the documents.

§ 8
TECHNICAL REQUIREMENTS

1. Technical requirements for the cooperation with Aforti's IT system:
    a) personal computer with a network card or modem for internet access,
    b) Windows (9x, 2000, XP or newer versions), Mac OS or Linux operational system with desktop graphics environment,
    c) SSL-key enabled internet browser supporting JavaScript and cookies,
    d) internet connection,
2. The User shall have a mobile phone for the purpose of confirming the execution of chosen services and an e-mail address to receive e-mail correspondence from Aforti. To view the e-mail messages, a PDF file reader is required and it is the User's responsibility to have such program.
3. Transfer of any data between https://panel.afortiexchange.pl website and the User takes place with the use of SSL connection encrypted with 256-bit encryption key.

§ 9

ISSUANCE PROCEDURE FOR INVOICES FOR SERVICES RENDERED

1. Aforti confirms the performance of services in the form of an electronic transaction confirmation and ensures the issuance of such in a manner compliant with the provisions of law. Receiving transaction confirmations in the form of an electronic transaction confirmation

is conditional upon the User's consent and the User's acceptance of the present Terms and Conditions.
2. Invoice in an electronic form shall be issued as a PDF file.
3. The invoice issued may be viewed with the use of a free programme i.e. Adobe Acrobat Reader, which the User needs to download and install on their own.
4. The invoice shall be sent by Aforti Exchange Platform to the User's e-mail address indicated in the registration process.
5. Invoices in electronic form shall be stored by the User in an electronic form in the format in which they were originally sent and In a manner which guarantees the authenticity of their origin and integrity of the data as well as legibility throughout the storage period.

§ 10

PERSONAL DATA SECURITY AND PROTECTION

1. Aforti Exchange S. A. with its registered office in Warsaw, entered in the National Court Register maintained by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under KRS number 0000719620, NIP [tax identification number] 9512360841, REGON [statistical number] 146332039, share capital PLN 2,630,000.00 shall be the administrator of the Users' personal data. The Users' personal data are processed for the purposes of the provision of services offered by Aforti via the Platform, including issuance and sending the confirmations and invoices for the sales and purchase of foreign currencies as well as for the purpose of complying with the provisions of the Anti-Money Laundering and Terrorism Financing Act of 16th November 2000 (Journal of Laws of 2017, item 1049 as amended). Provided that the User grants their voluntary consent, the User's personal data, such as phone number and e-mail address, shall be processed for the purpose of direct marketing by Aforti in accordance with Article 172 of the Act of 16th July 2004 on Telecommunication Law (Journal of Laws of 2016, item 1489 as amended). Aforti creates a personal data filing system under name: Aforti Exchange Clients which is reported to the General Inspector for Personal Data Protection [Polish GIODO].
2. Upon the acceptance of the present Terms and Conditions, the User agrees to the processing of their personal data by Aforti in accordance with the provisions hereof.
3. The User has the right to access to their personal data and correct the data. Submitting the data is voluntary yet necessary for the purpose of creating the Account and using the services offered by the Platform.
4. The data are processed in accordance with the provisions of the Act of 29th August 1997 on Personal Data Protection (Journal of Laws of 2016, item 922 as amended) and the implementing procedures thereto.
5. Aforti Exchange Platform uses IP address collected during internet connections for technical purposes related to servers' administration. Moreover, the IP addresses are used to collect general statistical demographic data, for instance, on the region form which the connection is made.
6. In the situation, in which the User provides personal data pertaining to a third party in relation to the intention of forwarding the Transfer made by Aforti to the benefit of the said third party, Aforti shall inform the third party via electronic mail to the third party's address indicated by the User on:
   a) the address of Aforti's registered office and its full name;
   b) purpose and scope of personal data collection, and in particular on the data recipients or categories of data recipients;
   c) data source;
   d) the right to access the data and correct such;

e) the right to file written request with a statement of reasons to cease data processing due to a special situation;
f) the right to file an objection against the third party's data processing if Aforti intends to process the data for marketing purposes or against forwarding the personal data to a different personal data administrator.

7. Aforti has the right to make the provision of services to the User conditional on the confirmation of the correctness of the personal data (including the personal data of the third party referred to in Section 7) with documents required to verify identity, and in the case of entities running business activities, institutions, and associations – with documents required to verify the entity's identification data.
8. Should the User fail to provide the documents required or should the documents submitted raise reasonable doubts, Aforti shall refuse to provide services via Aforti Exchange Platform.
9. The identity verification documents, in the event of executing a transaction the amount of which exceeds EUR 15,000.00, after their examination, may be forwarded to the General Inspector for Financial Information [Polish GIIF].
10. The User is obligated to notify Aforti immediately on any change of personal data for update purposes.
11. Should the User fail to update their personal data when the data have changed, Aforti has the right to suspend the provision of services to the User.
12. Aforti has the right to make the data and personal data available solely to entities authorised to receive such data under applicable provisions of law.
13. In order to ensure the transaction security, from the moment in which the amount is credited to the User Account until the moment of transferring the exchanged amount by Aforti, it is not possible to introduce any changes to the defined User's bank accounts. Neither the User nor Aforti has the right to introduce such changes.
14. Aforti represents that for safety reasons, it does not send the Account password to the e-mail address, nor does it send any e-mail messages requesting password to the Account.
15. The User, when registering at the Platform, may grant their voluntary consent to the use of the personal data for the purpose of sending commercial information as a means of direct marketing of Aforti products and services in accordance with Article 172 of the Act of 16th July 2004 on Telecommunication Law (Journal of Laws of 2016, item 1489 as amended) to the phone number and e-mail address indicated or to making their personal data available to cooperating entities for marketing purposes.

§ 11

PROCEDURE OF DELETING USER ACCOUNT

1. The User has the right to delete their account at the Platform at any time with the use of "delete the account" option in the User's Panel.

§ 12
COMPLAINTS PROCEDURE

1. The User has the right to file a complaint if the Services provided are not compliant with the provisions of the present Terms and Conditions or in a different manner breach the provisions of applicable law.
2. The complains shall be filed by the User immediately after the discovery of the circumstances constituting the grounds for the complaint yet not later than 14 days after the execution of a given transaction and shall be filed in writing to the following correspondence address: Aforti Exchange S.A., ul. Chałubińskiego 8, 00-613 Warszawa or in an electronic form to the e-mail

address: **biuro@afortiexchange.pl** or with the use of the contact form available at Aforti Exchange Platform.

3. The complaint shall include at least: the User indication and the description of the objections filed. If the data or information provided in the complaint require supplementation, the User will be asked to supplement the information in the scope indicated, before the complaint is processed.
4. Aforti shall process the complaint containing the data referred to in Section 3 within 30 days following the date on which it was served upon Aforti.
5. The response to the complaint shall be sent solely to the e-mail address assigned to the User Account.

§ 13
FINAL PROVISIONS

1. The User may contact Aforti via electronic mail by sending a message to the following e-mail address: **biuro@afortiexchange.pl**
2. Users shall be informed by Aforti on any changes to the wording of the present Terms and Conditions by an e-mail message and by posting a unified text of the Terms and Conditions at Aforti Exchange Platform prior to effective date thereof.
3. In the situation in which Aforti discovers that the User undertakes activities which constitute a breach of the provisions of law or the present Terms and Conditions or are against the purposes and interest of Aforti Exchange Platform or other Users and the principles of morality, in particular activities consisting in phishing information from other Users, submitting false personal data, persistent failure to meet the obligations under agreements concluded, undertaking actions which breach other Users' personal rights and other actions which may result in damage for other Users or Aforti, Aforti has the right to cease providing services to the User immediately, to block access to the User account and return to the User's bank account amounts paid having deducted the costs of return transfer.
4. Should any doubts arise as to the credibility of the data or documents submitted to confirm transfer order, Aforti may request that the User submit additional documents and information or rescind from the execution of the transaction.
5. Should there be a reasonable suspicion that the User purposefully submitted false data or documents with a view to obtaining financial gain, Aforti has the right to freeze the amounts partly paid or to withhold the payments of amounts related to transactions executed by the User. Withholding the payments and freezing the funds shall be terminated when the situation has been fully clarified.

6. In relation to the obligation to prevent money-laundering and combating terrorism financing, Aforti, when controlling the transactions, in particular crediting User's account with financial means, has the right to obligate the User to submit:
   a) a document which, under separate regulations, confirms the identity of the User,
   b) an up-to-date excerpt from court register or other document confirming the name, organisational structure of the legal person or organisational unit as well as the manner of representation together with the names of persons holding representation authorisation.
7. Aforti Exchange Platform may contain:
   a) active links enabling the Users to directly access other internet websites administered also by other entities. In the case of links to websites of other entities, Aforti represents that it has no influence on privacy policy of the administrators of those websites or their contents;

b) active advertisement banners,
c) advertisements, including multimedia, audio-visual or only visual ads,
d) other promotional and advertising material, including multimedia, audio-visual or only visual materials.

8. To all matters not specified in the present Terms and Conditions the provisions of Polish Civil Code and other applicable provisions of law shall apply.