

COINX PREPAID CARD

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	N/A	N/A	0.5%*
ATM balance inquiry		N/A	
Customer Service		\$0	
Inactivity Fee (after three months with no transactions)		\$10.00	
We charge 5 other types of fees. Here are some of them:			
Outbound Transfer Fee		3%*	
Expedited Payment Fee		2%*	
* This fee can be lower depending on the customer's membership tier with Club Swan.			
No overdraft/credit feature.			
Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid .			
Find details and conditions for all fees and services at www.clubswan.com or call (1) 844-230-4996.			

COINX PREPAID WALLET

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	N/A	N/A	0.5%*
ATM balance inquiry		N/A	
Customer Service		\$0	
Inactivity Fee (after three months with no transactions)		\$10.00	
We charge 5 other types of fees. Here are some of them:			
Outbound Transfer Fee		3%*	
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List of all fees for the CoinX Prepaid Card

All fees	Amount	Details
Get Started		
Purchase Fee	\$0	
Add Money		
Transfer from Prepaid Wallet	\$0	
Get Cash		
ATM Withdrawal	2% (min. \$1.95)	This is our fee. Additional charges may be assessed by the ATM operator, even if you do not complete a withdrawal.
Information		
Customer Service	\$0	
ATM Balance inquiry	\$1.00	This is our fee. Additional charges may be assessed by the ATM operator, even if you do not complete a transaction.
Using your card outside the U.S.		
International POS/ATM transaction	3%	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$1.95 or 2% whichever is higher	This is our fee. Additional charges may be assessed by the ATM operator, even if you do not complete a withdrawal.
International ATM balance inquiry	\$1.95 or 2% whichever is higher	This is our fee. Additional charges may be assessed by the ATM operator, even if you do not complete a transaction.
Other		
Card Replacement	\$250.00	Replacement of a lost, stolen or damaged card. This fee is reduced to \$100 for Club Swan VIP members and \$60 for Club Swan Premier and Starter members.
Account Closure Fee	\$55.00	
Inactivity Fee	\$10.00	You will be charged \$10.00 each month after you have not completed a transaction using your card for three months.
Your funds will be held at or transferred to Metropolitan Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 USD by the FDIC in the event Metropolitan Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details. No overdraft/credit feature. Contact CoinX customer service by calling (1) 844-230-4996, by mail at 333 E. Main St., #620, Lehi UT 84043 or send an e-mail to support@clubswan.com. For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.		

List of all fees for the CoinX Prepaid Wallet

All fees	Amount	Details
Get Started		
Purchase Fee	\$0	
Add Money		

Account funding fee	0.50% of the funding amount	This fee is waived for Club Swan Premier, VIP and Chairman members.
Spend Money		
Outbound ACH Fee/Wire Transfer Fee	3.00% of the transaction amount (min USD \$20, EUR €20, GBP £20, YEN ¥2000, or CNY ¥150, depending on currency)	This is our fee. Additional charges may be assessed by the other institution. This fee is reduced to 2% for Club Swan Premier members, 1% for Club Swan VIP members and 0.50% for Club Swan Chairman members. Payments will be dispatched within three business days after instruction if received before 13:00 EST.
Expedited Payment Fee	2.00% of the transaction amount	This is our fee and is charged in addition to the Outbound Payment Fee/Wire Transfer Fee. This additional fee is reduced to 1.50% for Club Swan Premier members, 0.50% for Club Swan VIP members and waived for Club Swan Chairman members. Payment will be dispatched on the same business day if received before 13:00 EST.
Instant Transfer to Debit Card Fee	2.75% of the transaction amount (min USD \$10, EUR €10, GBP £8, YEN ¥1000, or CNY ¥70, depending on currency)	This is our fee. Additional charges may be assessed by the other institution. The minimum fee is reduced (USD \$5, EUR €5, GBP £4, YEN ¥500, or CNY ¥35, depending on currency) for Club Swan Premier, VIP and Chairman members.
Information		
Customer Service	\$0	
Other		
Currency Exchange Fee	3%	Fee to exchange from one currency into another within a member's Wallet. This fee is in addition to the real-time foreign exchange rate and will be disclosed at the time of the conversion. This fee is reduced to 2% for Club Swan Premier members, 1% for Club Swan VIP members and 0.50% for Club Swan Chairman members.
Transfer fee – Same Currency	0.20%	Fee to transfer funds to another Club Swan member's Wallet. This fee is waived for Club Swan Premier, VIP and Chairman members.
Transfer fee – Different Currency	3%	Fee to transfer from one currency in a member's Wallet into a different currency in another member's Wallet. This fee is in addition to the real-time foreign exchange rate and will be disclosed at the time of the transfer. This fee is reduced to 2% for Club Swan Premier members, 1% for Club Swan VIP members and 0.50% for Club Swan Chairman members.
Account Closure Fee	\$55.00	
Inactivity Fee	\$10.00	You will be charged \$10.00 each month after you have not completed a transaction using your card for three months.
Your funds will be held at or transferred to Metropolitan Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Metropolitan Bank fails, if specific deposit insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details. No overdraft/credit feature. Contact CoinX customer service by calling (1) 844-230-4996, by mail at 333 E. Main St., #620, Lehi UT 84043 or send an e-mail to support@clubswan.com.		

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

COINX PREPAID ACCOUNT AGREEMENT

NOTICE: PLEASE READ THIS AGREEMENT CAREFULLY AND KEEP FOR FUTURE REFERENCE. THIS AGREEMENT REQUIRES ALL CLAIMS TO BE RESOLVED BY WAY OF BINDING INDIVIDUAL ARBITRATION. THE TERMS OF THE ARBITRATION CLAUSE APPEAR AT THE END OF THIS AGREEMENT

This CoinX Prepaid Account Agreement (this “**Agreement**”) contains the terms and conditions that apply to you and the use of your Account(s). By opening, maintaining and using your Account(s), you agree to these terms and conditions. This Agreement includes any other terms and conditions incorporated by reference.

Definitions: “**Wallet**” means the prepaid wallet issued to you by us, into which you may deposit funds. “**Card**” means the prepaid card issued to you by us, which can be used for payments and cash withdrawals at automated teller machines (“**ATMs**”). The Wallet and Card are collectively known as the “**Accounts**.” “**You**” and “**your**” means the person or persons who have received and are authorized to use the Accounts. “**We**,” “**us**,” “**our**,” “**CoinX**,” and “**issuer**” mean CoinX Inc., together with its successors and assigns.

Customer Identification: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who obtains an Account.

What this means for you: When you apply for an Account, we will ask for your name, address, date of birth, and U.S. social security number, U.S. tax identification number or U.S. employer identification number, and other information that will allow us to identify you.

We also may ask to see your driver's license or other documentation bearing your photo as verification of your identity. We may also request you to provide information regarding your overall source of wealth and the source of funds we will be receiving from you in compliance with our policies and procedures. By applying for an Account, you agree that the information and statements you provide to us are accurate, including, but not limited to, your real name, valid U.S. mailing address and residential address (if different), social security number or other identification documentation, date of birth, and telephone number. If you fail to provide accurate information that we request, we may cancel your Account or Accounts. In addition, funds tied to suspected illicit or illegal activity may be subject to both internal and potentially federal investigation. We reserve the right to restrict or delay your access to any such funds.

1. Your Wallet.

Your Wallet allows you to hold funds that have been deposited by you or on your behalf in up to five (5) currencies. The funds in your Wallet will be FDIC-insured up to the maximum allowed once we have verified your identity. You may access the funds in your Wallet by transferring funds to, if applicable, your Card and then subsequently using your Card as described in Section 2 below, by transferring funds to another account in your name or to another Club Swan member, or by exchanging one type of currency for another. You will not receive any interest on your funds in the Wallet. Your Wallet is nontransferable and may be canceled or revoked at any time without prior notice, subject to applicable law.

2. Your Card.

Your Card allows you to access funds loaded to your Card by you or on your behalf from your Wallet using the mobile app or our website (www.clubswan.com). When you apply for an Account, you are deemed to have requested a physical card to be issued to you (a “**Physical Card**”). The funds in your Card will be FDIC-insured up to the maximum allowed once we have verified your identity. You may access the funds in your Card by using your Card at point-of-sale terminals, at ATMs to withdraw cash, by automated clearinghouse (“**ACH**”) debit, by wire, as payment for services offered through Club Swan or by using the number inscribed or printed on the front of your Physical Card (the “**Card Number**”) with online merchants. The Card is not a credit or debit card. You will not receive any interest on your funds on the Card. The funds in your Card will not expire, regardless of the expiration date on the front of your Card. The Physical Card remains our property and must be surrendered upon demand. Your Card is nontransferable, and may be canceled, repossessed, or revoked at any time without prior notice, subject to applicable law.

3. Fees.

THE FEES RELATING TO THE USE OF YOUR CARD AND WALLET ARE SET FORTH IN THE “LIST OF ALL FEES FOR THE COINX PREPAID CARD” AND “LIST OF ALL FEES FOR THE COINX PREPAID WALLET” (TOGETHER, THE “**FEE SCHEDULES**”) ATTACHED TO THIS AGREEMENT AND INCORPORATED HEREIN. FEES INCURRED WILL BE WITHDRAWN FROM YOUR CARD OR WALLET AND WILL BE ASSESSED SO LONG AS THERE IS A REMAINING BALANCE IN YOUR CARD OR WALLET, UNLESS PROHIBITED BY LAW. You agree to pay all fees associated with your

Card and Wallet. Subject to any notification requirements, we may from time to time amend the Fee Schedules at our sole discretion as set forth in the Section of this Agreement titled "Amendment and Cancellation."

4. Accounts Use and Purpose.

Subject to the limitations set forth in this Agreement, you may use your Wallet to (1) transfer funds to your Card (as described in the Section below titled "Adding Funds to Your Card"), (2) transfer funds to Accounts of other Club Swan members, and (3) exchange one type of currency for another type of currency. You may use your Card to (1) purchase goods or services wherever your Card is honored up to the available balance in your Card or a per-currency daily limit of €15,000, £15,000 or \$15,000, (the "**Daily Purchase Limit**") and so long as we, in our best judgement, believe that the transaction is NOT fraudulent or illegal, (2) withdraw cash from your Card (as described in the Section below titled "Using Your Card to Get Cash," and (3) make payments to third parties directly from your Card. Transactions denominated in Yen or Remnibi will be converted to US dollars and applied toward the \$15,000 Daily Purchase Limit. There may be fees associated with some of these transactions. For fee information, see the Fee Schedules. You agree not to use your Accounts for gambling or any illegal purpose. The 16-digit Card Number embossed or printed on your Card should not be used to transfer funds to others, including ACH transactions. If such a transaction is attempted with the 16-digit Card Number, it will be rejected.

5. Limitations on Frequency and Currency Value of Transactions.

The total amount of purchases that you can make in any single day is limited to the Daily Purchase Limit and the total amount of cash withdrawals (including withdrawals from a teller inside a bank office) that you can make is limited to the available balance in your Account or a per-currency daily limit of €1,500, £1,500 or \$1,500 (the "**Daily Withdrawal Limit**"), whichever is less. Transactions denominated in Yen or Remnibi will be converted to US dollars and applied toward the \$1,500 Daily Withdrawal Limit. There is no overdraft protection on your Accounts. The maximum aggregate value of your Accounts may not exceed the limits set forth in Sections 6 and 7 of this Agreement. The maximum value will be determined by aggregating the value of all Accounts you have with us. For security reasons, we may further limit the number or currency value of transactions you can make with your Card. **Your Wallet and Card are NOT linked Accounts, meaning that we will not process a transaction in an amount that exceeds the amount of funds available in any one Account, even if you have sufficient funds available in one or more other Accounts.**

6. Adding Funds to Your Wallet Account.

You may add funds to your Wallet ("**loading**") at any time. The maximum aggregate value of funds in your Wallet across currencies is the USD equivalent of \$500,000 for Club Swan Starter Members, \$1,000,000 for Club Swan Premier Members and \$2,000,000 for Club Swan VIP Members, with no maximum limit for Club Swan Chairman Members. We may decline any load transactions that would cause the balance in your Wallet to exceed the applicable limits. You agree to meet identification requirements to complete value load transactions as may be required from time to time. Load locations may have their own load limits that may be less than our allowable amount. Load locations also may assess a fee to load funds to your Accounts which we do not control. You also may load funds via direct deposit to your Wallet by providing our routing number and your assigned Account number to your employer or other direct deposit payor, which can be found under your account details on our website at www.clubswan.com. You cannot load your Wallet by sending us cash, check, or money order, and we will not process any load transactions made via those methods.

7. Adding Funds to Your Card Account.

You may add funds to your Card at any time by transferring funds from your Wallet using our app or website, www.clubswan.com. The per-currency maximum load amount is €15,000, £15,000 or \$15,000. Load transactions denominated in Yen or Remnibi will be converted to US dollars and applied toward the \$15,000 maximum load limit. We may decline any load transactions that would cause the balance in your Card to exceed the applicable limits.

Note: Some reload locations may have additional limits on the minimum amount you may load to your Card. You agree to present the Card and meet identification requirements to complete value load transactions as may be required from time to time. Load locations may have their own load limits that may be less than our allowable amount. Load locations also may assess a fee to load funds to your Card which we do not control. You cannot load your Card by sending us cash, check or money order, and we will not process any load transactions made via those methods.

8. Using Your Card to Get Cash.

You may use your Card to (i) obtain cash or check your balance at any ATM that bears the Mastercard®, or (ii) obtain cash at merchants or banks that have agreed to provide cash back at point of sale terminals bearing the Mastercard® once you have completed the sign-up process. All ATM transactions are treated as cash withdrawal transactions. You may not withdraw more than the Daily Withdrawal Limit at any ATM. We may limit the amount of any individual ATM withdrawal, and merchants, banks and ATM operators may impose additional withdrawal limits. You will be charged a fee by us for each cash withdrawal and balance inquiry made at an ATM or cash withdrawal obtained through a bank teller, in the amount disclosed in the Fee Schedules. In addition, when you use an ATM, you may be

charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

9. Split Transactions.

If you do not have enough value loaded on your Card, you can instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another card. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash. If you fail to inform the merchant that you would like to complete a split transaction before swiping your Card, your Card is likely to be declined.

10. Transactions Using Your Card Number.

If you initiate a transaction without presenting your Card (such as for a mail order, online purchase, etc.), the legal effect will be the same as if you used the Card itself. You are personally liable for all transactions initiated using your Card Number, unless otherwise provided herein.

11. Your Obligation for Negative Balance Transactions.

Each time you initiate a fund transfer, cash withdrawal, or Card transaction, you authorize us to reduce the funds available in your Accounts by the amount of the transaction and all associated fees. You are not allowed to exceed the available amount in your Accounts through an individual transaction or a series of transactions. If you try to use your Account for a transaction in an amount that is greater than the funds available in your Accounts, we are not required to approve the transaction, even if we have done so previously. If any transactions cause the balance in your Accounts to go negative, including any purchase transactions where the retailer or merchant does not request authorization, you agree to immediately pay us the amount of any negative balance, without further demand from us. You shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. We reserve the right to bill you for any negative balance or to recoup such negative balance from any of your other Accounts. You agree to pay us promptly for the negative balance and any related fees. We also reserve the right to cancel one or more of your Accounts if you create or maintain a negative balance in any of your Accounts. Additionally, if any transactions cause the balances in your Accounts to become negative: (a) we may initiate a chargeback procedure for any specific transaction which led to your Account having a negative balance; (b) we may take debt collection measures, including, but not limited to, engaging a debt collection agency or attorneys to pursue the claim in court, and we reserve the right to charge you the expenses we reasonably incur in connection with any debt collection or enforcement efforts; (c) you agree that we may offset any or all funds you owe us against any funds or assets in your other Accounts or any other account that we hold for you, regardless of the currency or asset denomination, or (d) you authorize us to initiate a payment transaction for the amount of the negative balance (or the equivalent in another currency) from one of your external accounts linked to your Accounts if we request that you load your Accounts with funds in order to correct a negative balance and you fail to do so within seven (7) Business Days, for which you remain liable if funds are insufficient to cover the negative balance.

12. Keeping Your Account Safe.

You must keep your Account number(s), Physical Card, Card Number, Personal Identification Number ("**PIN**"), log-in credentials, (each, an "**Access Code**") and information safe. Your Access Codes are personal to you and you must not give them to anyone else to use. You must take all reasonable precautions to prevent fraudulent use of your Accounts. Similar to bank account numbers, your Access Codes must be kept secure. You also agree that you alone are responsible for taking the necessary safety precautions to protect your Accounts and personal information.

If you suspect that your Access Codes have been compromised, LET US KNOW IMMEDIATELY. If you receive a Card, you will receive a PIN for your Card and you must keep your PIN safe. This means that when you receive your PIN, you must memorize it and keep it secret at all times. You must not disclose your PIN to anyone else. DO NOT WRITE YOUR PIN OR CARRY IT ON YOUR PERSON. To change your PIN, log on to your account and follow the instructions. To ensure the PIN is synchronized with the chip on your Card, you are required to present the Physical Card at a Mastercard chip enabled terminal or ATM. If you forget your PIN, you can access it when you log on to your Card or call in.

We strive to maintain the safety of your funds entrusted to us and have implemented industry standard protections for our services. However, there are risks that are created by individual user actions. You agree to treat your Access Codes as confidential information and not to share or disclose them to any third party.

Your Card is equipped to handle contactless payments, which permit you to make transactions by holding your Card against a point of sale terminal without swiping or entering the Card into a chip reader, subject to any limits we may impose in our sole discretion. As contactless payments do not require further authentication via a PIN or signature, it is critical that you keep your Card secure at all times. Notify us IMMEDIATELY if your Card has been lost or stolen.

Contactless payments may only work with select merchants equipped with a point of sale terminal capable of processing contactless transactions. You agree that neither we nor our service provider(s) shall be liable in any way for a merchant's inability or refusal to process a contactless payment. We reserve the right, without prior notice to you, to deactivate contactless payment functionality on your Card at any time.

You shall be responsible for all activities under your Accounts, whether or not authorized by you. Except as provided in Sections 23 and 25 of this Agreement, we will not be responsible for any loss or consequences resulting from the authorized or unauthorized use of your Access Codes, including but not limited to the disclosure of your personal information.

By opening, maintaining and using Accounts, you hereby agree that: (i) you will notify us immediately if you are aware of any unauthorized use of your Account; (ii) you will strictly observe the security, authentication, dealing, charging, withdrawal mechanism or procedures of the website/service; and (iii) you will log out from the website by taking proper steps at the end of every visit.

If your Card is reported lost, stolen or destroyed, we will cancel it and may issue you a new one, subject to the Card Replacement Fee described in the Fee Schedule. If You recover your Card after you have reported it lost, stolen or destroyed, you must destroy it and inform us immediately.

We may enable security features from time to time to authenticate transactions when you use your Card for online purchases. When you use your card at participating 3D Secure (3DS) online merchants, we may automatically generate and send a One-Time Password ("OTP") to the mobile number you registered with us to authenticate that the transaction is genuine. This feature is only applicable when you have a valid mobile number registered with us. You will need to enter the OTP to complete your transaction on a computer or other device with connection to the internet. The OTP is valid for a limited period of time and only for the transaction at issue. If there is a change in your mobile number or you have not registered a mobile number with us, please update your contact details with us by calling (+1) 844-230-4996, by sending notice through support@clubswan.com, by writing to us at CoinX – 333 E. Main St., #620, Lehi UT 84043 or by logging into your Accounts. Only participating merchant websites will ask for an OTP for authentication purposes and you will not be able to complete a Transaction without an OTP. If You are unable to provide your OTP, or if your authentication otherwise fails, the merchant may not accept your Card as payment for that transaction. You agree that the sending of any text message by us and/or its receipt by you may be delayed or prevented by factor(s) outside of our control. You agree that neither we nor our service provider shall be liable in any way for any merchant's refusal to accept your Card in a payment for that transaction, regardless of what the reasons may be. You understand that use of the 3DS does not, in any way, indicate that we recommend or endorse any merchant, regardless of whether the merchant requires the OTP. If the merchant website has not enabled this 3DS feature, you will not be asked for an OTP. You will still be able to make purchases online from merchant websites that do not participate in 3DS. We reserve the right to modify, discontinue (temporarily or permanently) 3DS with or without notice to you. Other restrictions and mobile service provider conditions may apply. If you are overseas or using overseas mobile service providers, the service provider may not support international text messaging.

Additionally, you consent to have your personally identifiable information ("PII") and all other data held by us concerning you moved in and out of the EU, EEA, and UK, and anywhere else in the world that we may transfer it in our normal course of business. You explicitly waive any protections that might accrue to your data should it be moved in and out of the EU, EEA, and UK or anywhere data protections exist for PII and all other data held by us. You give permission for us to comply with all law enforcement request for access to your data, except where prohibited by law. You may rescind these permissions at any time by calling (+1) 844-230-4996, by sending notice through support@clubswan.com, or by writing to CoinX – 3300 N. Ashton Blvd., Suite 200, Lehi UT 84043.

13. Business Days.

Our business days are Monday through Friday, excluding federal and banking holidays in the State of Utah.

14. Authorization Holds.

You do not have the right to stop payment on any purchase transaction originated by use of your Card, other than a Recurring Transaction as described in the Section below titled "Recurring Transactions." When you use your Card to pay for goods or services, certain merchants may ask us to authorize the transaction in advance and the merchant may estimate its final value. When you use your Card to obtain cash at an ATM or from a bank teller, we will authorize the transaction in advance (including all applicable fees). When we authorize a purchase transaction, we commit to make the requested funds available when the transaction finally settles, and we will place a temporary hold on your Card's funds for the amount indicated by the merchant. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds. Car rentals, hotels and other service-oriented merchants may choose to factor in additional amounts upon check-in, and it may take up to 60 days after your stay or your rental to have any excess amounts held by the hotel or rental company added back to your available balance. Similarly, some gas stations may factor in additional amounts to cover potential filling of the tank; if you want to avoid such a hold, you may want to pay inside the gas station, instead of paying at the pump. Until the transaction

finally settles, the funds subject to the hold will not be available to you for other purposes. We will only charge your Card for the correct amount of the final transaction, and we will release any excess amount when the transaction finally settles. When you use your Card at certain restaurants and service-oriented merchants, there may be an additional 20% (or more) added to the authorization to cover any tip you may leave on the purchase. If this occurs, and your total bill, after adding in the additional 20% (or more), exceeds the amount available on your Card, your transactions may be declined. Accordingly, you should ensure that your Card has an available balance that is 20% (or more) greater than your total bill before using your Card.

15. Recurring Transactions.

If you intend to use your Accounts for recurring transactions, you should monitor your balance and ensure you have funds available in your Accounts to cover the transactions. **"Recurring transactions"** are transactions that are authorized in advance by you to be charged to your Account at substantially regular intervals. We are not responsible if a recurring transaction is declined because you have not maintained a sufficient balance in your Account to cover the recurring transaction. If these recurring transactions may vary in amount, the person you are going to pay should tell you the date and amount of the payment at least 10 days before the next scheduled payment. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.) If you have set up recurring transactions from your Account, you can stop future transactions to a payee by using the website, the app, or, if applicable, calling the number on the back of your Card at least business days before your next scheduled transaction. You may also send us an e-mail at support@clubswan.com or write to CoinX – 333 E. Main St., #620, Lehi UT 84043, provided we receive your request at least three business days before your next scheduled transaction. If you call us to stop future recurring transactions, we also may require you to put your request in writing and get it to us within 14 days to stop future debits. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your direct losses or damages. If you have authorized a merchant to make the recurring transaction, you also should contact the applicable merchant in order to stop the recurring transaction.

16. Send Money.

You may send money from your Wallet to domestic and international recipients, which is known as **"Sending Money Transactions."** Sending Money Transactions are originated from your Wallet and transferred to an external third party using the Visa or MasterCard networks. Sending Money Transactions will be charged to your Wallet. We may charge for Sending Money Transactions as included in the Fee Schedule. You must have sufficient balances in your Wallet equivalent to the value of the money sent plus any fees. We are not obliged to process any particular Sending Money Transaction. When you submit a Send Money Transaction, you are requesting that we process such Transaction on your behalf. We may, in our absolute discretion, refuse or stop any Send Money Transaction to certain recipients. We may, at our discretion, limit the number or value of Send Money Transactions you are permitted to send from your Wallet. You agree to provide us with true, accurate, current, and complete information when you initiate a Send Money Transaction. A Send Money Transaction is subject to the timely confirmation from beneficiary. You agree to only use transfer features with people or merchants that you know. You agree that you should not transact with people or merchants you do not know and that we offer no protection for authorized payments for goods and services. You agree that you may not use the Send Money Transactions for fraudulent or illegal purposes, to facilitate illegal or fraudulent transactions or in connection with the use of illegitimate funds. Your use of these transfers for the purchase of goods or services is potentially high risk, we do not evaluate all providers of goods and services, and we do not protect you if the goods or services are non-conforming, damaged, or not what you paid for or expected. We will attempt to process Send Money Transactions promptly, but any Transaction may be delayed or cancelled for several reasons or limitations, for which we will not be liable to you. Send Money Transactions may not be available in whole or in part in certain regions, countries, or jurisdictions. Certain destinations may impose taxes, fees or foreign exchange charges upon the receiver's receipt of, or access to, the transfer. We reserve the right to modify or discontinue Send Money Transactions at any time at our sole discretion.

17. Returns and Refunds.

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds. You are not entitled to a bank deposit refund unless your Card has been closed. The amounts credited to your Card for refunds may not be available for up to five days from the date the refund transaction occurs.

18. Account Cancellation and Suspension; Limits.

We reserve the right, in our sole discretion, to limit your use of the Wallet or Card, including limiting or prohibiting specific types of transactions. We may refuse to issue Account(s), revoke any Account(s) privileges, or cancel Accounts at any time with or without cause or notice, other than as required by applicable law. If you would like to cancel the use of your Account(s), you may do so by using the app, the website, or, if applicable, by calling the number on the back of your Card or (+1) 844-230-4996. You agree not to use or allow others to use an expired, revoked, canceled, suspended or otherwise invalid Card or other Accounts. Our cancellation of Account privileges will not otherwise affect your rights

and obligations under this Agreement. If we cancel or suspend your Account privileges, you will be entitled to a refund as provided below in the Section titled "Amendment and Cancellation." Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited. We can waive or delay enforcement of any of our rights under this Agreement without losing them.

19. International Transactions.

If you initiate a transaction in a currency or country other than the currency or country in which your Account was issued, you will be charged a fee for the transaction (including credits and reversals) as set forth in the Fee Schedules. This fee is in addition to the currency conversion rate. If the transaction is in a currency other than the currency of the country in which your Account was issued, the merchant, network, or card association that processes the transaction may convert the transaction (including credits and reversals) into the currency of your Account in accordance with its policies and rates in effect at the time of the transaction. If Mastercard International ("Mastercard") converts the transaction, it will establish a currency conversion rate for this convenience using a rate selected by Mastercard from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Mastercard itself receives, or the government mandated rate in effect for the applicable central processing date.

20. Receipts.

You should get a receipt at the time you make a transaction or obtain cash using your Card. You agree to retain your receipts to verify your transactions.

21. No Periodic Statements; Obtaining Balance and Transaction Information.

We will not provide you with periodic or paper statements regarding your Accounts.

You should keep track of the amount of funds available in your Accounts. You may obtain information about the amount of funds you have remaining in your Accounts by using the app or website or, if applicable, by calling the number on the back of your Card. This information, along with a history of account transactions, is also available online at www.clubswan.com. You may also obtain this transaction history by submitting a request online, calling the number on the back of your Card, if applicable, calling (+1) 844-230-4996, by sending an e-mail to support@clubswan.com, or by writing us at CoinX – 333 E. Main St., #620, Lehi UT 84043. If you submit your request in writing, please include your name, date of birth, and address with your request.

22. Confidentiality.

We may disclose information to third parties about your Accounts or the transactions you make using your Accounts: (1) where necessary to complete transactions; (2) in order to verify the existence and condition of your Accounts for a third party, such as a merchant; (3) in order to comply with government agency, court order, or other legal reporting requirements; (4) if you give us your written permission; (5) to our employees, auditors, affiliates, service providers, or attorneys as needed; and (6) as otherwise provided in our Privacy Policy Notice below.

23. Our Liability for Failure to Complete Transactions.

In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We will not be liable, for instance: (1) if, through no fault of ours, you do not have enough funds available in your Account(s) to complete a transaction; (2) if a merchant refuses to accept your Card or provide cash back; (3) if an ATM where you are making a cash withdrawal does not have enough cash; (4) if an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (5) if access to your Card has been blocked after you reported your Access Codes lost, stolen or destroyed; (6) if there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (7) if we have reason to believe the requested transaction is unauthorized; (8) if circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or (9) for any other exception stated in our Agreement with you.

24. In Case of Errors or Questions about your Accounts.

If you think an error has occurred in your Accounts, promptly contact us at (+1) 844-230-4996 or through support@clubswan.com. We must hear from you no later than 60 days after the date you access your account information in which the error appears, if the error could be viewed from your transaction history. You agree to access your account information at least once a month.

When you contact us, you will need to tell us: (1) your name and Card Number and/or Account number; (2) why you believe there is an error, and the monetary amount involved, and (3) approximately when the error took place. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or

question. If we decide to take longer to investigate your complaint, we will provisionally credit your Account within 10 business days for the amount you think is in error, and such funds will be available for your use during the time it takes us to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within 10 business days, we may not credit your account. For errors involving new Accounts (that is, Accounts for which the initial deposit or value load occurred within the last 30 days), POS transactions, or foreign-initiated transactions, we may take up to 90 days to investigate the error. If we decide that there was no error, we will send you a written explanation within 3 days. You may ask for copies of the documents that we used in our investigation.

25. Lost or Stolen Cards/Unauthorized Transfers.

If you believe your Wallet, Card, PIN or any other Access Code has been lost or stolen, contact us immediately. You may call the number on the back of your Card, if applicable, or (+1) 844-230-4996, or send a notice through support@clubswan.com, or write to CoinX – 333 E. Main St., #620, Lehi UT 84043. You should also call (+1) 844-230-4996, the number on the back of your Card or write to the address shown here if you believe an electronic transfer has been made using the information from your Wallet, Card, PIN or any other Access Code without your permission.

26. Your Liability for Unauthorized Transfers.

You agree to exercise reasonable control over the information related to your Accounts, including your Card, Access Code(s) and PIN.

Tell us AT ONCE if you believe your Account numbers, Card, Access Code(s), or PIN have been lost or stolen. Also, if your transaction history shows transfers that you did not make, including those made with your Card, Card Number or Account number, or you believe an electronic transfer has been made without your permission, tell us at once. The best way to keep your losses down is by calling the tollfree number on the back of your Card or (+1) 844-230-4996, or by providing notice to support@clubswan.com. You could lose all of the money in your Accounts.

If you tell us within two business days after you learn of the loss or theft of your Card or of the unauthorized transaction(s), you can lose no more than \$50.00 if someone used your Accounts without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of Card or other Access Code, and we can prove that we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.00.

If you do not tell us within 60 days after the earlier of the date you electronically access your Account information or the date we sent the FIRST written history on which the error appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good, documented, reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

27. Other Terms.

Your Accounts and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Accounts are subject to all applicable rules and customs of any clearinghouse, card network or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, whether local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected.

28. Amendment and Cancellation.

We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law before the effective date of the change. However, if the change is made for security purposes, we may implement such change without prior notice. We may cancel or suspend your Accounts or this Agreement at any time. You also may cancel this Agreement by contacting us appropriately. If you cancel your Accounts, you may zero out your Account balance before closing your Accounts or request that we send you a check in the amount of your Account balance when you close your Account, which we will do for a fee as set forth in Fee Schedules. If your Accounts are canceled by us while your Account has a balance, we will send you a wire transfer in the amount of your Account balance for no charge. In all events, any check we send will be sent to the address we have for you in our records. Your termination of any Accounts will not affect any of our rights or your obligations arising under this Agreement before termination.

29. Telephone Monitoring/Recording.

From time to time, we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

30. No Warranty Regarding Goods and Services.

We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Accounts. We are not responsible or liable in any manner for purchases, reservations, bookings, travel or any other goods and/or services purchased with the use of your Accounts regardless of the purchase amount. We will not refund your money for faulty, undelivered, or otherwise inadequate goods or services purchased using your Accounts. All such disputes must be addressed directly with the merchant providing the relevant goods or services. Purchases made through the personal concierge/butler service are not guaranteed or covered for inadequate service under the Accounts.

31. Arbitration Provision.

This Arbitration Provision sets forth the circumstances and procedures under which Claims (as defined below) shall be arbitrated instead of litigated in court upon the election of either party.

1. Definitions.

As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and us, or between you and CoinX, Inc. as Issuer for the CoinX Prepaid Card distributed by Nvayo or any of its agents or retailers, arising from or relating to the Accounts or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of this Arbitration Provision or the Agreement. "Claim" includes claims of every kind and nature, including but not limited to initial claims, counterclaims, crossclaims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term "Claim" is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (i) your Accounts or any Account in which you are an authorized user; (ii) the amount of available funds in the Accounts; (iii) advertisements, promotions or oral or written statements related to the Accounts, goods or services purchased with the Accounts; (iv) the benefits and services related to the Accounts; and (v) your enrollment for any Account. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in that court; any appeals from that court shall be pursued only in arbitration. As used in this Arbitration Provision, the terms "we" and "us" shall for all purposes mean CoinX, Inc., Metropolitan Bank, their wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, "we" or "us" shall include any third party using or providing any product, service or benefit in connection with any Accounts (including, but not limited to merchants who accept the Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms "you" or "yours" shall mean all persons or entities approved by us to have and/or use an Account, including but not limited to all persons or entities contractually obligated under any of the Agreements and all additional account holders.

1. Initiation of Arbitration Proceeding/Selection of Administrator.

Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either Judicial Arbitration and Mediation Services ("JAMS") or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of one of these organizations is unacceptable to you, you shall have the right within thirty (30) days after you receive notice of our election to select the other organization listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at www.jamsadr.com; and (ii) AAA at 335 Madison Avenue, New York, NY 10017; website at www.adr.org.

1. Significance of Arbitration.

IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF JAMS OR AAA, AS APPLICABLE (THE "CODE"). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. THE ARBITRATOR SHALL NOT CONDUCT A CLASS ARBITRATION OR A JOINT ARBITRATION, EXCEPT AS SET FORTH BELOW. THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

1. Restrictions on Arbitration.

If either party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a

purported representative capacity on behalf of the general public, other Account holders or other persons similarly situated. The arbitrator's authority to resolve Claims is limited to Claims between you and us alone, and the arbitrator's authority to make awards is limited to you and us alone. Furthermore, Claims brought by you against us or by us against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. This section of this Arbitration Provision is the "Class Action Waiver."

1. Location of Arbitration/Payment of Fees.

Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we seek arbitration. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

1. Arbitration Procedures.

This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the "FAA"). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this arbitration Provision shall control if it is inconsistent with the applicable Code. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Either party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within 15 days of receiving the requesting party's notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within 20 days of the objecting party's submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have 30 days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct arbitration pursuant to its Code and issue its decision within 120 days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding.

1. Public Injunctive Relief.

If a Claim is brought seeking public injunctive relief and a court determines that the restrictions in the Class Action Waiver and/or elsewhere in this Arbitration Provision prohibiting the arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such Claim (and that determination becomes final after all appeals have been exhausted), the Claim for public injunctive relief will be determined in court and any individual Claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the Claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. In no event will a Claim for public injunctive relief be arbitrated.

1. No Preclusive Effect.

No arbitration award involving the parties will have any preclusive effect as to issues or claims in any dispute involving anyone who is not a party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Arbitration Provision.

1. Continuation.

This Arbitration Provision shall survive termination of your Card as well as voluntary payment of the debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent

with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us, each of which shall be enforceable regardless of such invalidity.

32. Governing Law.

You agree that, except to the extent inconsistent with or preempted by federal law and except as otherwise stated in this user agreement, the laws of the State of Utah, without regard to principles of conflict of laws, will govern this user agreement and any claim or dispute that has arisen or may arise between you and us.

33. Delivery of Electronic Communications.

The following E-Communication Disclosure ("**Disclosure**") applies to any and all communications or disclosures that we are legally required to provide to you in writing in connection with your Accounts and any related products and services ("**Communications**"), to the extent you have consented to receiving such Communications electronically and failure to consent will result in a declined application for any Accounts, except as provided below.

Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Accounts and any related products or services.
- Your Agreement and any notices about a change in terms of your Agreement.
- Privacy policies and notices.
- Error resolution policies and notices.
- Responses to claims filed in connection with your Card Account.
- Notices regarding insufficient funds or negative balances.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available, or (2) by posting such Communications at www.coinx.com and/or at www.clubswan.com.

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time by appropriately contacting us. You may call the number on the back of your Card, (+1) 844-230-4996, or by sending notice through support@clubswan.com, or write to CoinX – 333 E. Main St., #620, Lehi UT 84043. If you do withdraw your consent, we will close your Accounts, except where prohibited by law. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with your true, accurate and complete e-mail address (if you have elected to receive e-mail messages from us), your contact information, and other information related to this Disclosure and your Accounts, and to maintain and update promptly any changes in this information. You can update information. You may send us an email at support@clubswan.com, call the number on the back of your Card, or (+1) 844-230-4996.

Hardware and Software Requirements. In order to access, view, and retain Communications that we make available to you electronically, you must have:

- An Internet browser that supports encryption.
- Microsoft Internet Edge, or the equivalent software.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an Internet service provider and e-mail software.
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in via a plain text-formatted e-mail or by access to our web site using browser specified above or equivalent software.
- Adobe Reader version or higher.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

34. State Disclosures.

In addition to reporting complaints against us directly to us, if you are a **California** resident, you may report complaints to the California Department of Business Oversight by mail at Department of Financial Protection and Innovation (DFPI) , Attn: Office of the Ombuds, 2101 Arena Blvd, Sacramento, CA 95834 or online through its website at <https://dfpi.ca.gov/file-a-complaint/>. The Department of Financial Protection and Innovation (DFPI) offers assistance with its complaint form by phone at 866-275-2677. If you are a California resident, you have a right to receive communications about your account and services by email. To make such a request, send a letter to CoinX: 3300 N. Ashton Blvd., Suite 200, Lehi UT 84043, include your email address, and your request for that information by email.

Florida residents may contact the Florida Department of Financial Services in writing at 200 East Gaines Street, Tallahassee, Florida, 32399, or by telephone at 1-800-342-2762.

35. Unclaimed Property.

If there is no activity on your Accounts for a period of ninety (90) days, your Accounts will be deemed "Inactive." Once your Accounts are Inactive, you will receive a notification of inactivity by email from Us, followed by a reminder by email one month later. If there is no response or use on your Accounts within this period, or in the event of your death, we may close the Account(s) and keep them active for the sole purpose of reimbursing your money. The right of reimbursement may be subject to time limits pursuant to the law of your State of residence, with such time limits starting from the last transaction on the Account(s). In the event of your death or adjudication of incompetence, the funds in your Account may be transferred to an executor, administrator or authorized representative of your estate. Accounts that have been closed will not be able to access our services.

36. Title of Physical Card.

The title to your Physical Card remains with us and does not transfer to you when we send you your Physical Card. You are granted the right to use your Card so long as you are a member of Club Swan. Should your membership with Club Swan be terminated, we will instruct you on how to return or destroy your Physical Card.

PRODUCT FEATURES

English (US)

Digital Currencies

Traditional Currency

Lifestyle

Travel

Club Swan News

HELP & SUPPORT

UK: 1 King William Street, London, EC4N 7AF.

US: 33 E Main St, PO Box 620, Lehi, UT 84043.

support@clubswan.com



cards are issued by CoinX. Prepaid Accounts are subject to the terms of the Club Swan Prepaid Account Agreement.

Cryptocurrencies may rapidly increase or decrease in value at any time, and may even fall to zero. We are not a broker-dealer and do not provide virtual currencies exchange services, nor do we provide any virtual currency investment products or services. Cryptocurrencies received by Club Swan are not insured by the FDIC, SIPC, or any other Public or Private Insurer. We do not make any representations regarding the advisability of transacting in cryptocurrencies, endorse or rate any virtual currency, nor do we guarantee the accuracy of any information provided regarding cryptocurrencies.

Cryptocurrency services are not provided to any resident or consumer in these states. If you are a resident or consumer located in any of these states, you are not authorized to use the cryptocurrency services.