



**The risk of loss in trading or holding Cryptocurrency/Token can be substantial. You should therefore carefully consider whether trading or holding Cryptocurrency/Token is suitable for You in light of Your financial condition.**

- The value of Cryptocurrency/Tokens can be extremely volatile and unpredictable and can result in significant loss in a short period of time. The value of Cryptocurrency/Tokens are often fluctuating significantly within a matter of minutes and/or even seconds and milliseconds.
- Cryptocurrency/Tokens are neither money nor fiat currency.
- You should carefully assess Your financial situation and only invest funds that You can afford to lose. You should therefore carefully consider whether trading in cryptocurrencies or any levered or derivative cryptocurrency is suitable for you in light of your financial condition.
- The value of Cryptocurrency/Tokens may be derived from the continued willingness of market participants to exchange U.S. Dollars (or other fiat currencies) for Cryptocurrency/Token, which may result in the potential for permanent and total loss of value of a particular Cryptocurrency/Token should the market for that Cryptocurrency/Token disappear.
- There are a number of other factors, all of which are outside of the Control of Mint, that might result in a sudden and significant decline in the value of a given Cryptocurrency/Token, including, but not limited to: (i) technical defects, limitations or changes to a given Cryptocurrency/Token, (ii) the emergence of competing Cryptocurrency/Tokens, (iii) adverse actions taken by regulators or law enforcement (whether in the United States or globally) or (iv) the occurrence of a “fork” of a given Cryptocurrency/Token.
- The ability for You to purchase Cryptocurrency/Tokens using Mint is contingent on Mint’s ability to source inventory of such Cryptocurrency/Tokens from third party providers that are outside of Mint’s control, therefore Mint makes no promises as to the timing or availability of the ability to purchase Cryptocurrency/Tokens using Mint.
- The software protocols that underlie Cryptocurrency/Tokens are typically open source projects, which means that (i) the development and control of such Cryptocurrency/Tokens is outside of Mint’s control and (ii) such software protocols are subject to sudden and dramatic changes that might have a significant impact on the availability, usability or value of a given Cryptocurrency/Token.
- Cryptocurrency/Token held by Mint is not protected by FDIC insurance or any other government-backed or third party insurance scheme.
- The Mint Site, the Mint Site (including, without limitation, the content) may not always be entirely accurate, complete or current and may also include technical inaccuracies or typographical errors. Accordingly, You should verify all information before relying on it, and all decisions based on information contained on the Mint Site are Your sole responsibility and we shall have no liability for such decisions. Links to third-party materials (including without limitation websites) may be provided as a convenience but are not controlled by Mint. You acknowledge and agree that we are not responsible for any aspect of the information, content, or services contained in any third-party materials or on any third party sites accessible or linked to the Mint Site.
- In connection with Your use of the Mint Services, and Your interactions with other users, and third parties You agree and represent You will not engage in any Prohibited Business or Prohibited Use defined herein. We reserve the right at all times to monitor, review, retain and/or disclose any information as necessary to satisfy any applicable law, regulation, sanctions programs, legal process or governmental request. We reserve the right to cancel and/or suspend Your Mint Account and/or block transactions or freeze funds immediately and without notice if we determine, in our sole discretion, that Your Account is associated with a Prohibited Use and/or a Prohibited Business.
- If Mint is holding funds in Your account, and Mint is unable to contact You and has no record of Your use of the Services for several years, applicable law may require Mint to report these funds as unclaimed property to the applicable jurisdiction. If this occurs, Mint will try to locate You at the address shown in our records, but if Mint is unable to locate You, it may be required to deliver any such funds to the applicable state or jurisdiction as unclaimed property. Mint reserves the right to deduct a dormancy fee or other administrative charges from such unclaimed funds, as permitted by applicable law.

- Mint does not guarantee that any order will be executed, accepted, recorded, or remain open. Mint reserves the right to cancel any open trades and/or suspend MINT activity in accordance with the Mint Operational Materials including, without limitation, the Dealing Rules.
- For the avoidance of doubt, Mint does not provide investment, tax, or legal advice, nor does Mint broker trades on Your behalf. All MINT trades are executed automatically, based on the parameters of Your order instructions and in accordance with Mint Operational Materials and related procedures, and You are solely responsible for determining whether any investment, investment strategy or related transaction is appropriate for You based on Your investment objectives, financial circumstances and risk tolerance. You should consult Your legal or tax professional regarding Your specific situation.
- Forks & Advanced Protocols are not supported by Mint. As a result of the decentralized and open source nature of Cryptocurrency/Tokens it is possible that sudden, unexpected or controversial changes (“forks”) can be made to any Cryptocurrency/Tokens that can change the usability, functions, value or even name of a given Cryptocurrency/Tokens. It is also possible that such forks result in multiple versions of a Cryptocurrency/Token, each with its own value, and therefore may reduce the value of the original “unforked” version of a Cryptocurrency/Token. If Mint elects, in its sole discretion, to support a fork of a Cryptocurrency/Token it will make a public announcement through its website and/or by notifying customers via email, and shall bear no liability for any real or potential losses that may result based on the decision to support such fork or the timing of implementation of support. If Mint, in its sole discretion, does not elect to support a fork of a given Cryptocurrency/Token, Mint assumes no responsibility or liability whatsoever for any losses or other issues that might arise from an unsupported fork of a Cryptocurrency/Token. Forks of Cryptocurrency/Tokens can be frequent, contentious and unpredictable, and therefore cannot be consistently supported on Mint. When buying, holding or selling Cryptocurrency/Token using Your Account You should operate under the assumption that Mint will never support any forks of the supported Cryptocurrency/Tokens. Note that in the event of a fork of a Cryptocurrency/Token, Mint may be forced to suspend all activities relating to such Cryptocurrency/Token (including both buying and selling) for an extended period of time until Mint has determined in its sole discretion that such functionality can be restored (“Downtime”). This Downtime will likely occur immediately upon a “fork” of a given Cryptocurrency/Token, potentially with little to no warning, and during this period of Downtime You will not be able to buy or sell the Cryptocurrency/Token subject to such fork.
- Certain Cryptocurrency/Tokens are built as “tokens” that operate on the Ethereum or other protocols or are distributed to holders of Ethereum or other protocols (sometimes called an “airdrop”). Mint does not support any Other Cryptocurrency/Tokens unless and until they are listed for purchase and sale within the Mint platform. Holding Cryptocurrency/Token in Your Mint Account does not entitle You to any additional tokens or value associated with other Cryptocurrency/Tokens that may result from Your ownership of such supported Cryptocurrency/Token, regardless of whether You would be entitled to such additional tokens or value had You held such Cryptocurrency/Token outside of Mint.
- If You open additional Mint Accounts, we reserve the right to immediately take action to prevent further use of the duplicate account(s), including but not limited to closing such additional Mint Accounts and transferring any balance held in such additional Mint Accounts to the Mint Account that was created first, or returning the funds to the original funding source. If Mint closes Your Mint Account and You create an additional Mint Account in violation of the foregoing limitation, Mint may, at Mint’s sole discretion, convert any Cryptocurrency/Token held in such Mint Account to U.S. Dollars at the then prevailing Conversion Rate and initiate a transfer of Your full U.S. Dollar account balance to Your linked bank account.
- If You wish to link a bank account to Your Mint Account, You authorize Mint, directly or through third parties, to make any inquiries we deem necessary to validate Your identity and account information. This may include requesting further information about You such as Your date of birth, email address, physical address, identification number, and bank account information so that we can confirm Your identity. We reserve the right to maintain Your account registration information after You close Your Mint Account for business and regulatory compliance purposes.
- No purchase or sale of Cryptocurrency/Token using funds of a Deposit shall be final until such deposit is finally settled and Mint actually receives such deposit. Mint will always use settled deposits for completing the purchase of Cryptocurrency/Token and will not use any unsettled deposits. In addition, for any deposit that fails, You will be charged a fee and we may elect, in our sole discretion, to close Your account as a result.
- If at any point Your Mint Account has a negative U.S. Dollar balance (as a result of a deposit being charged back, rejected, reversed or otherwise), Mint may deduct amounts You owe from the balance of Your Mint

Account from funds You subsequently deposit into Your Mint Account or from any other account that You hold with Mint (e.g., Your Pay Account). If Mint requests that You complete a deposit in order to resolve a negative balance issue and You fail to do so, You authorize Mint to initiate a deposit in the amount of such deficiency from Your linked bank account. If such negative balance is not resolved in a timely manner, Mint LLC may, in its sole discretion, suspend or close Your Mint Account. If You have created more than one account (in violation of Section 2, above), Mint may set off the negative balance in one account by using any balance that You hold in any other accounts (and then close such additional accounts).

- If You maintain a positive Cryptocurrency/Token balance in Your Mint Account and Mint is not able to immediately resolve Your negative U.S. Dollar balance, You hereby authorize Mint to liquidate Cryptocurrency/Token held in Your Mint Account equal to the lesser of (i) the amount of Cryptocurrency/Token required to bring Your U.S. Dollar balance to zero and (ii) the total amount of Cryptocurrency/Token You hold. All forced liquidation of Cryptocurrency/Token will be completed at the then applicable Conversion Rate for each such Cryptocurrency/Token at the time that Mint completes such liquidation to offset Your negative U.S. Dollar balance. To secure Your performance of this Agreement, You grant to Mint LLC a lien on and security interest in and to any U.S. Dollar balance in Your Mint Account and grant to Mint a lien on and security interest in and to any Cryptocurrency/Token Balance in Your Mint Account. For example, if You deposit \$100 and purchase \$100 worth of Bitcoin and Your deposit is subsequently rejected or reversed, Mint may be forced to liquidate the Bitcoin You purchased in order to cover the now negative \$100 U.S. Dollar balance in Your Mint Account.
- In the event that Mint is forced to engage a third party to assist with the recovery of any negative balance, overdraft or chargeback, You will be charged any fees or expenses that are incurred by Mint in connection with such recovery efforts, including, but not limited to, collection fees or convenience fees charged by third parties. You hereby explicitly agree that all communication in relation to a delinquent account will be made by electronic mail or phone. Such communication may be made by Mint or by any third party acting on its behalf, including but not limited to a third party collection agent. Note that if Mint is forced to engage such third parties in connection with recovering amounts that You owe Mint, Your credit may be negatively impacted.
- Once a transaction has been initiated, it cannot be reversed. Deposits using a bank account may be reversed or may be subject to a chargeback or related claim. Except as set forth in this Agreement, all payment transactions processed through the Services are non-refundable. You may have additional refund or chargeback rights under Your agreement with the recipient of such funds, Your bank, or applicable law. You should periodically review statements from Your bank, which should reflect all applicable payment transactions made using that payment method. You can also always access the record of Your transactions by logging into Your Mint Account.
- To the extent You access the Services through a mobile device, Your wireless service carrier's standard charges, data rates, and other fees may apply. In addition, downloading, installing, or using certain mobile applications may be prohibited or restricted by Your carrier, and not all Services may work with all carriers or devices. By using mobile Services, You agree that we may communicate with You by SMS, MMS, text message, push notification, and/or other electronic means via Your mobile device and that certain information about Your usage of the Services may be communicated to us. In the event that You change or deactivate Your mobile telephone number, You agree to promptly update Your account information to ensure that Your messages are not sent to any person who might acquire Your old number.
- If, to the extent permitted by Mint from time to time, You grant express permission to a third party to access or connect to Your Mint Account, either through the third party's product or service or through the Mint Site, You acknowledge that granting permission to a third party to take specific actions on Your behalf does not relieve You of any of Your responsibilities under this Agreement. You are fully responsible for all acts or omissions of any third party with access to Your Mint Account. Further, You acknowledge and agree that You will not hold Mint responsible for, and will indemnify Mint from, any liability arising out of or related to any act or omission of any third party with access to Your Mint Account. You may change or remove permissions granted by You to third parties with respect to Your Mint Account at any time through the Account Settings (Integrations) page on the Mint Site. You acknowledge and agree that we are not responsible for any aspect of the information, content, or services contained in any third-party materials or on any third party sites accessible or linked to the Mint Site.
- If You question the authenticity of a communication purporting to be from Mint, You should login to Your Mint Account and verify it through Mint Support. Do not just click links contained in emails.

- Mint undertakes certain checks on clients and prospective clients in order to ensure that the activities being undertaken through Mint and any funds used in such business relationship are legitimate. Mint may refuse to provide any service if the activities of the client or prospective client do not fall within the risk appetite of Mint.