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You may contact us at [support@rokes.exchange](mailto:support@rokes.exchange) to request larger limits. Rokes will require you to submit to Enhanced Due Diligence. Additional fees and costs may apply, and Rokes does not guarantee that we will raise your limits.

### APPENDIX 3: E-SIGN DISCLOSURE AND CONSENT

This policy describes how Rokes delivers communications to you electronically.

#### Electronic Delivery of Communications

You agree and consent to receive electronically all communications, agreements, documents, notices and disclosures (collectively, “**Communications**”) that we provide in connection with your Rokes Account and your use of Rokes Services. Communications include:

- Terms of use and policies you agree to (e.g., the Rokes Terms and Conditions of Use and Privacy Policy), including updates to these agreements or policies;
- Account details, history, transaction receipts, confirmations, and any other Rokes Account or transaction information;
- Legal, regulatory, and tax disclosures or statements we may be required to make available to you; and
- Responses to claims, complaints or customer support inquiries filed in connection with your Rokes Account.

We will provide these Communications to you by posting them on the website, emailing them to you at the primary email address listed in your Rokes profile, communicating to you via instant chat, and/or through other electronic communication such as text message or mobile push notification.

#### Hardware and Software Requirements

In order to access and retain electronic Communications, you will need the following computer hardware and software:

- A device with an Internet connection;
- A current web browser that includes 128-bit encryption (e.g. Internet Explorer version 9.0 and above, Firefox version 3.6 and above, Chrome version 31.0 and above, or Safari 7.0 and above) with cookies enabled;
- A valid email address (your primary email address on file with Rokes); and
- Sufficient storage space to save past Communications or an installed printer to print them.

## How to Withdraw Your Consent

You may withdraw your consent to receive Communications electronically by contacting us at [support@rokes.exchange](mailto:support@rokes.exchange). If you fail to provide or if you withdraw your consent to receive Communications electronically, Rokes reserves the right to immediately close your Rokes Account or charge you additional fees for paper copies.

## Updating your Information

It is your responsibility to provide us with a true, accurate and complete e-mail address and your contact information, and to keep such information up to date. You understand and agree that if Rokes sends you an electronic Communication but you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, Rokes will be deemed to have provided the Communication to you.

You may update your information by logging into your Rokes Account and visiting settings or by contacting our support team at [support@rokes.exchange](mailto:support@rokes.exchange).

## APPENDIX 4: ADDITIONAL DISCLOSURES

Rokes may maintain licenses to engage in money transmission activities in certain countries and these licenses may impact our provision and your use of certain Rokes Services in those countries. Ibinex's licenses and corresponding required disclosures can be found on the Website, which is incorporated herein by reference.

Please note the following disclosures associated with virtual currency:

- Virtual currency is not legal tender, is not backed by the government, and accounts and value balances are not subject to Securities Investor Protection Corporation protections.
- Legislative and regulatory changes or actions at the country or international level may adversely affect the use, transfer, exchange, and value of virtual currency.
- Transactions in virtual currency may be irreversible, and, accordingly, losses due to fraudulent or accidental transactions may not be recoverable.
- Some virtual currency transactions shall be deemed to be made when recorded on a public ledger, which is not necessarily the date or time that the customer initiates the transaction.
- The value of virtual currency may be derived from the continued willingness of market participants to exchange fiat currency for virtual currency, which may result in the potential for permanent and total loss of value of a particular virtual currency should the market for that virtual currency disappear.
- There is no assurance that a person who accepts a virtual currency as payment today will continue to do so in the future.
- The volatility and unpredictability of the price of virtual currency relative to fiat currency may result in significant loss over a short period of time.
- The nature of virtual currency may lead to an increased risk of fraud or cyber attack.

- The nature of virtual currency means that any technological difficulties experienced by Rokes may prevent the access or use of a customer's virtual currency.
- Any bond or trust account maintained by Rokes for the benefit of its customers may not be sufficient to cover all losses incurred by customers.