

## Privacy Policy

2020 Crypto.com.au (we or us) works together with banks and financial institutions and brokers that are required by law to take steps to prevent fraud, money-laundering and terrorist-financing. Given the nature of our core business, we take the privacy and security of an individual's personal information very seriously.

We are bound by the provisions of the privacy laws of Australia and the National Privacy Principles. These laws govern the way in which we may collect, use and disclose personal information about any individual (you). This Privacy Policy sets out the manner in which we comply with our obligations under these laws.

### Collection, use and disclosure

We collect personal information from customers for identity verification purposes under anti-money laundering and fraud prevention laws.

We only use and disclose personal information collected in this manner insofar as necessary in order to integrate with identity verification and related services, or as otherwise required by law.

There are also a number of limited circumstances in which we may collect personal information directly from you. This is limited to circumstances where you make direct contact with us by telephone or in writing, or via our website at 2020crypto.com.au. We will only use personal information collected in this manner for the purpose of communicating with you or otherwise in accordance with the purpose for which you provided your personal information.

### The personal information we collect

The type of personal information which we might collect from customers includes your name, current and previous addresses, date of birth, telephone number, driver licence number, passport number and any other information which may be relevant for the purpose of verifying your identity. We require our third party providers and corporate customers to comply with all relevant privacy and data protection laws (including, where necessary, obtaining the appropriate express or implied consent from you at the time your personal information is collected) in order for such information to be lawfully used for identity verification and related purposes.

We do not collect, use or disclose any sensitive information about any person. This includes a person's racial or ethnic origin, political opinion, political association, religious belief or affiliation, philosophical belief, professional or trade union or association, sexual preference, criminal record or health information.

We do not use or adopt as our own identifier any individual identifier assigned by any other organization.

### Security

We take all reasonable steps (including the employment of appropriate security systems and procedures) to ensure all data held by us is safe and secure. Such security measures include physical protection and electronic encryption to

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prevent any unauthorized access.

### Quality

We take all reasonable steps to ensure that any personal information that we collect and use is accurate, complete and up-to-date.

### Access and correction

You have a right to access your personal information, subject to some exceptions allowed by law. If you wish to access your personal information, you should contact us via the Support screen. We reserve the right to charge a fee for searching for and providing access to your information.

### Destruction

Where we determine, acting reasonably, that personal information held in respect of an individual is no longer needed for our functions or the services we provide, we will permanently destroy or de-identify that information.

### Amendments to the policy

We may from time to time vary this Privacy Policy. Please check our website regularly for an up-to-date version of our Privacy Policy.

### Anti Money Laundering (AML) Policy

2020crypto.com.au is bound by Australian law to take steps to ensure that it is not involved in the facilitation of money laundering or terrorism financing.

Various AML measures are in place designed to articulate our commitment to detecting, preventing and reporting attempts to use our financial services platform to illegally launder money, to finance illegal activities such as terrorism and drug trafficking, or to commit fraud.

The following is a list of some of these measures:

All clients must undergo a verification check to confirm identity before being allowed to purchase coin parcels

Fiat currency deposits can only be accepted from a bank account held in the same name as the KYC AML CTF Form Completed

2020Crypto.com.au is obliged to report any suspicious activity to the relevant authorities

Cryptocurrency purchased must be input to a wallet in your name created by us. once you receive your wallet you can use your personal wallt for storage.

### Terms and Conditions

#### Acceptance

By using this Site, and further by registering to use our Service, you ("You, Your or Yourself") are agreeing to accept and comply with the terms and conditions of use stated below ("Terms and Conditions"). You should read the entire Terms and Conditions carefully before you use this web site ("Site") or any of the services of this Site. As used herein, 2020crypto.com.au including without limitation thereby, its owners, directors, investors, employees or other related parties. Depending upon context, "2020crypto" may also refer to the

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services, products, Site, content or other materials (collectively, "Materials") provided by Independent Reserve. The Service operated by Independent Reserve allows buyers ("Buyers") and sellers ("Sellers"), to buy, sell and transfer the digital currencies known as "Bitcoin" and "Ether".

Depending on Your country of residence, You may not be able to use all the functions of the Site. It is your responsibility to follow those rules and laws in Your country of residence and/or country from which You access this Site and Services. As long as you agree to and actually comply with these Terms and Conditions, 2020crypto grants to you a personal, non-exclusive, non-transferable, and limited right to enter and use the Site and the Service. If you do not accept the terms and conditions outlined in this agreement, do not access this site and do not use this service. By opening an account to use the Service ("Account"), You expressly represent and warrant that You have accepted these Terms.

## Risks

The trading of digital currencies involves significant risk. Prices can and do fluctuate on any given day. Due to such price fluctuations, you may increase or lose value in your assets at any given moment. Any currency - digital or not - may be subject to large swings in value and may even become worthless. There is an inherent risk that losses will occur as a result of buying, selling or trading anything on a market. Bitcoin and Ether trading also has special risks not generally shared with conventional currencies or goods or commodities in a market. Unlike most currencies, which are backed by governments or other legal entities, or by commodities such as gold or silver, Bitcoin and Ether are a unique kind of "fiat" currency, backed by technology and trust. There is no central bank that can take corrective measure to protect the value of Bitcoin and Ether in a crisis or issue more currency. Instead, Bitcoin and Ether are an as-yet autonomous and largely unregulated worldwide system of currency firms and individuals. Traders put their trust in a digital, decentralized and partially anonymous system that relies on peer-to-peer networking and cryptography to maintain its integrity. Bitcoin and Ether trading is probably susceptible to irrational (or rational) bubbles or loss of confidence, which could collapse demand relative to supply. For example, confidence might collapse in Bitcoin or Ether because of unexpected changes imposed by the software developers or others, a government crackdown, the creation of superior competing alternative currencies, or a deflationary or inflationary spiral. Confidence might also collapse because of technical problems: if the anonymity of the system is compromised, if money is lost or stolen, or if hackers or governments are able to prevent any transactions from settling. There may be additional risks that we have not foreseen or identified in our Terms and Conditions. You should carefully assess whether your financial situation and tolerance for risk is suitable for buying, selling or trading digital currency. We use our banking providers in order to receive client moneys and making payments. Our banking providers do not transfer Bitcoin or Ether, exchange Bitcoin or Ether, or provide any services in connection with Bitcoin or Ether.

## Limited Rights of Use

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#### Availability

All services are provided without warranty of any kind, either express or implied. We do not represent that this Site will be available 100% of the time to meet your needs. We will strive to provide You with the Service as soon as possible but there are no guarantees that access will not be interrupted, or that there will be no delays, failures, errors, omissions or loss of transmitted information. We will use reasonable endeavours to ensure that the Site can normally be accessed by You in accordance with these Terms and Conditions. We may suspend use of the Site for maintenance and will make reasonable efforts to give you notice. You acknowledge that this may not be possible in an emergency.

#### Limitation of Liability

To the extent permitted by law, 2020crypto will not be held liable for any damages, loss of profit, loss of revenue, loss of business, loss of opportunity, loss of data, indirect or consequential loss unless the loss suffered arising from negligence or wilful deceit or fraud. Nothing in these terms excludes or limits the liability of either party for fraud, death or personal injury caused by its negligence, breach of terms implied by operation of law, or any other liability which may not by law be limited or excluded. Subject to the foregoing, 2020crypto's aggregate liability in respect of claims based on events arising out of or in connection with any single Member's use of the Site and/or Service, whether in contract or tort (including negligence) or otherwise, shall in no circumstances exceed the greater of either (a) the total amount held on Account for the Member making a claim less any amount of Commission that may be due and payable in respect of such Account; or (b) the amount of the Transaction(s) that are the subject of the claim less any amount of Commission that may be due and payable in respect of such Transaction(s).

#### Indemnity

To the full extent permitted by applicable law, You hereby agree to indemnify 2020crypto, and its partners against any action, liability, cost, claim, loss, damage, proceeding or expense suffered or incurred if direct or not directly arising from your use of 2020crypto's Sites, Your use of the Service, or from your violation of these Terms and Conditions.

#### Miscellaneous

If We are unable to perform the Services outlined in the Terms and Conditions due to factors beyond our control including but not limited to an event of Force Majeure, change of law or change in sanctions policy we will not have any

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liability to You with respect to the Services provided under this agreement and for a time period coincident with the event.

#### Modification of Terms

Independent Reserve reserves the right to change, add or remove portions of these Terms, at any time, in an exercise of its sole discretion. Your continued use of the Site following the posting of a notice of changes to the Terms signifies that you accept and agree to the changes, and that all subsequent transactions by you will be subject to the amended Terms.