GENERAL TERMS AND CONDITIONS OF THE COINGARAGE PLATFORM

These General Terms and Conditions apply to the Coingarage platform available through https://coingarage.us and the Coingarage mobile application. The operator and service provider is Coingarage US LLC, a Montana domestic, manager-managed limited liability company (Montana entity no. C1586676), principal office: 1001 S MAIN ST, STE 600, KALISPELL, MONTANA 59901, USA. Effective date: September 29, 2026.

By creating an Account, clicking to accept these General Terms, or using any Service, you agree to be bound by these General Terms, the applicable Service Terms, the Privacy Policy, and other policies expressly incorporated by reference. If you do not agree, do not create an Account or use the Services.

Definitions

Defined term	Meaning
General Terms	These General Terms and Conditions governing use of the Platform, Website and Services.
Service Terms	Special terms governing a particular Service. If Service Terms conflict with these General Terms, the Service Terms control for that Service.
Coingarage / Operator / we / us	Coingarage US LLC, a Montana domestic, manager-managed limited liability company (Montana entity no. C1586676), principal office: 1001 S MAIN ST, STE 600, KALISPELL, MONTANA 59901, USA.
Platform	The Coingarage digital-asset platform made available through the Website, mobile application, APIs and other interfaces that we designate.
Website	https://coingarage.us and any successor domain or web interface designated by Coingarage.
Account	The user account through which a customer accesses the Platform and Services.
Digital Asset	A digital representation of value or rights recorded using distributed-ledger or similar technology that Coingarage designates as supported for a particular Service.
Supported Jurisdiction	Montana and any other U.S. or non-U.S. jurisdiction that Coingarage expressly identifies on the Website or Platform as a jurisdiction in which the relevant Service is available after considering applicable licensing, registration and other legal requirements. FinCEN MSB registration does not by itself make every jurisdiction a Supported Jurisdiction.
Prohibited Jurisdiction	A jurisdiction in which Coingarage does not offer the relevant Service, including any jurisdiction restricted under applicable sanctions or other law.

1. Introductory Provisions

1.1. Scope. These General Terms govern the contractual relationship between Coingarage, as operator of the Platform and provider of the Services, and you, as a user of the Platform or recipient of a Service. Additional Service Terms, policies, disclosures and fee schedules may apply to particular Services.

1.2. Supported Jurisdictions. Services are available only in Supported Jurisdictions and may differ by Service. FinCEN MSB registration is a federal Bank Secrecy Act registration and does not authorize

Coingarage to provide a Service in every U.S. state or foreign jurisdiction. Unless the Website or Platform expressly states otherwise after Coingarage has determined that applicable requirements are satisfied, U.S. Services under these General Terms are offered in Montana only. Any availability outside Montana, including outside the United States, is subject to the laws and licensing, registration or other authorization requirements of the relevant jurisdiction. You must not access or use a Service from a jurisdiction in which that Service is not offered. We may use geolocation, residence information and other controls to determine eligibility and may restrict, suspend or terminate access where reasonably necessary for legal, regulatory, sanctions or risk-management reasons.

1.3. Eligibility. You represent and warrant throughout your use of the Services that:

- you are at least 18 years old and have legal capacity to enter into a binding contract;
- you act for your own account and in your own name, or you are duly authorized to act for a legal entity that is the customer;
- all information and documents you provide to us are complete, accurate, current and not misleading;
- you are located in and resident of a Supported Jurisdiction for each Service you use;
- you are not a blocked or sanctioned person, are not owned or controlled by a blocked or sanctioned person to an extent prohibited by law, and are not using the Services for the benefit of a prohibited person or jurisdiction;
- you will use only funds and Digital Assets that you own or are legally authorized to control; and
- your use of the Services does not violate any law, court order, contractual restriction, or regulatory requirement applicable to you.

1.4. Regulatory Status. Coingarage US LLC is registered with the U.S. Department of the Treasury Financial Crimes Enforcement Network (FinCEN) as a Money Services Business (MSB), MSB Registration No. 31000336102485. The registration record identifies the MSB activity categories "Money transmitter" and "Dealer in foreign exchange." FinCEN registration is a federal registration for purposes of the Bank Secrecy Act; it is not a banking charter, a state money-transmitter license, a securities or commodities registration, governmental approval or endorsement, deposit insurance, or a guarantee of Coingarage, any Service or any Digital Asset. Montana currently does not maintain a general state money-transmitter licensing regime; other activities conducted in Montana may nevertheless require a separate state or federal license, registration or authorization. The categories shown on an MSB registration do not mean that every registered category is offered as a Service under these General Terms.

1.5. Scope of Digital-Asset Services. Unless expressly stated in separate Service Terms and offered under all required authorizations, the Services under these General Terms are limited to spot transactions, custody, transfers and related Digital Asset services made available on the Platform. We do not offer securities brokerage or dealing, investment advisory services, futures, options, swaps, margin, leverage, lending, staking or other separately regulated products merely by making the Platform available. We do not knowingly offer transactions in a Digital Asset that we determine is a security under U.S. federal securities laws unless the relevant activity is separately authorized, registered or exempt and expressly offered under separate terms. We may refuse to support or may restrict a Digital Asset if its legal or regulatory status is uncertain or changes.

1.6. Digital Asset Classification and Stablecoins. Support of a Digital Asset does not constitute a representation or warranty that the asset has any particular legal classification. We may suspend, restrict or delist an asset if its legal treatment, issuer status, reserve structure or regulatory requirements change. Unless expressly disclosed in separate Service Terms, Coingarage is not the issuer or redeemer of a third-party stablecoin and does not guarantee its reserves, redemption rights, liquidity or ability to maintain a stated reference value or peg.

2. Services and Service Terms

2.1. Services. The Platform may provide custody of supported Digital Assets, transfers and withdrawals, spot purchases and sales, and other functionality shown on the Platform. The availability, limits and features of Services may vary by user and Supported Jurisdiction.

2.2. Framework Agreement. By opening an Account you enter into an ongoing framework agreement with Coingarage consisting of these General Terms and incorporated Service Terms. Individual transactions or Services may create separate contractual obligations under the applicable Service Terms. The framework agreement continues until terminated under Section 17.

2.3. Service Terms. Specific Services may be governed by separate Service Terms. The Spot Market Terms are Service Terms for spot trading. If the Spot Market Terms conflict with these General Terms, the Spot Market Terms control with respect to spot trading.

2.4. Changes to Services. We may add, modify, suspend, discontinue or restrict a Service, market, Digital Asset, funding method, withdrawal method or feature. We will provide notice where required by law or where the change materially affects existing customer rights and advance notice is reasonably practicable.

2.5. Third-Party Services. We may use banks, payment processors, custodians, trading venues, liquidity providers, blockchain infrastructure providers and other third parties to provide or support the Services. The Platform may also provide access to third-party payment and conversion services, including fiat-to-Digital Asset and Digital Asset-to-fiat conversions and related bank funding or payout services. Such third-party services may be subject to separate terms. We are responsible for our own obligations under these General Terms but do not control independent third parties and are not responsible for matters outside our reasonable control, subject to non-waivable law.

2.6. Spot Trading. Spot trading allows you to place Orders to buy or sell supported Digital Assets. Detailed rules on Order types, execution, cancellation, fees and execution risks are set out in the Spot Market Terms and any Execution Policy published through the Website or Platform.

3. Fees and Pricing

3.1. Fees. Services may be subject to fees, network charges, third-party costs or other amounts displayed on the Website or Platform. You authorize us to deduct amounts due from balances held in your Account to the extent permitted by law.

3.2. Fee Schedule. Current fees are published in the applicable fee schedule or shown before you confirm a transaction. Fees may differ by Service, market, Digital Asset, funding method, volume or customer tier.

3.3. Changes to Fees. We may change fees prospectively. The fee applicable to a transaction is the fee disclosed or displayed when you confirm the transaction, unless an obvious error exists or applicable law requires otherwise.

3.4. Market Prices. Digital Asset prices may change rapidly and continuously. Any quote, reference price or estimate shown before execution may be indicative only unless the Platform expressly states that the quoted price is firm for a specified period.

3.5. Set-Off. To the extent permitted by law, we may set off amounts that you owe us against Digital Assets credited to your Account, after taking into account any applicable restrictions on customer property.

4. User Account

4.1. Registration. You must create an Account to access most Services. We may accept or reject an Account application in our discretion, subject to applicable law.

4.2. Verification. You must complete identity, business, beneficial-owner, sanctions and other verification that we reasonably require. We may require different verification levels for different Services or transaction limits and may re-verify information at any time.

4.3. Accurate and Current Information. You must provide complete, truthful and current information and promptly update material changes, including changes to residence, legal name, beneficial ownership, control, tax information, contact details or funding accounts.

4.4. One Account and Authorized Users. Unless we approve otherwise, an individual may maintain only one personal Account. You must not permit another person to use your credentials. A business Account may have authorized users or subaccounts if the Platform allows them; the business customer remains responsible for their actions within the scope of authority granted.

4.5. Account Security. You are responsible for safeguarding passwords, API keys, devices, two-factor authentication credentials and other security information. You should enable all security features we make available. Notify us immediately if you suspect unauthorized access, credential compromise or fraud.

4.6. Reliance on Credentials. Subject to applicable law and our security controls, we may treat instructions authenticated using your valid credentials as authorized. We may delay or reject an instruction if we reasonably suspect unauthorized access, fraud or a security incident.

4.7. Closing Your Account. You may request Account closure at any time. Before closure, all open Orders and transactions must be completed or cancelled where possible, amounts owed must be paid, and remaining Digital Assets must be withdrawn or otherwise settled.

4.8. Suspension and Restriction. We may suspend an Account or restrict a Service where reasonably necessary for security, fraud prevention, legal or regulatory compliance, sanctions, suspected prohibited activity, breach of these Terms, insolvency risk, technical issues, or to comply with a court, regulator or law-enforcement request.

5. Custody of Digital Assets

5.1. Custody Service. The Platform may allow you to hold supported Digital Assets in custody. Digital Assets may be held in wallets controlled by Coingarage, in omnibus wallets containing assets of multiple customers, or with one or more third-party custodians or service providers.

5.2. Customer Entitlement. Our books and records are intended to identify the amount and type of Digital Assets credited to each customer. Except to the extent necessary to execute your instructions, settle transactions, pay fees, comply with law, or as expressly agreed in separate Service Terms, Coingarage does not acquire beneficial ownership of Digital Assets merely because they are held in custody.

5.3. Commingling and Third-Party Custody. Digital Assets may be commingled in omnibus wallets and may be held with third-party custodians. You may receive equivalent units of the same Digital Asset rather than the identical on-chain units originally deposited. Third-party custody can expose you to operational, cyber, legal and insolvency risks described in Section 14.

5.4. Deposits. You may deposit only supported Digital Assets and only through the blockchain network and wallet address designated by the Platform. Sending an unsupported asset, token, network or smart-contract asset may result in permanent loss and we have no obligation to recover it.

5.5. Withdrawals. You may request withdrawal of available Digital Assets to a supported external wallet, subject to balance availability, limits, verification, sanctions and AML controls, network conditions, security holds and other restrictions in these Terms or the applicable Transfer Policy.

5.6. Security Measures. We use technical and organizational measures designed to protect custodial Digital Assets and access credentials. No security system is infallible. You acknowledge the risk of cyberattack, software defects, key compromise and failures of third-party infrastructure.

5.7. No Lending or Staking by Default. Unless separately disclosed and agreed in Service Terms, we will not treat your custodial Digital Assets as authorization to lend, stake, pledge or otherwise deploy them for yield-generating activity. This does not prevent the temporary movement or transfer of assets reasonably necessary to execute your instructions, settle transactions, manage wallet infrastructure or use a disclosed third-party custodian.

5.8. Forks, Airdrops and Network Events. We may decide whether and how to support forks, airdrops, migrations, token swaps, protocol upgrades or other network events. We do not guarantee support for a new or modified asset, chain or distribution and may suspend deposits, withdrawals or trading before or after a network event.

5.9. Fees from Custody. To the extent permitted by law and these Terms, you authorize us to deduct due fees from supported Digital Assets in your Account. If a fee is denominated in fiat but paid in Digital Assets, the conversion method disclosed on the Platform or fee schedule applies.

6. Transfers of Digital Assets

6.1. Transfer Service. Where enabled, you may instruct us to transfer supported Digital Assets from your Account to an external wallet or receive supported Digital Assets into your Account. Transfers may be subject to a separate Transfer Policy.

6.2. Required Information. You must provide accurate destination wallet information and any information we require regarding the originator, beneficiary, counterparty, ownership or control of a wallet, purpose of a transaction, source of funds, or other information required under applicable law or our risk controls.

6.3. Irrevocability. Blockchain transfers generally cannot be reversed once broadcast or sufficiently confirmed. You are solely responsible for verifying the destination address, network, Digital Asset, amount and any required memo or tag before confirming a transfer instruction.

6.4. Network Fees. A transfer may require a network, miner, validator, gas or similar fee. The amount may fluctuate and may be deducted from the transfer amount or charged separately as displayed before confirmation.

6.5. Refusal or Delay. We may refuse, cancel, delay or place a hold on a transfer if information is incomplete, authentication fails, funds are unavailable, the transfer is prohibited by these Terms, we suspect fraud or unlawful activity, sanctions or AML review is required, a wallet or transaction is assessed as high-risk, network conditions are abnormal, or law or a governmental request requires or permits us to do so. We may be legally prohibited from explaining the reason for a restriction.

6.6. Processing Time. We use commercially reasonable efforts to process transfer instructions promptly, but timing is not guaranteed. Processing depends on compliance review, system availability, blockchain congestion, confirmation thresholds, third-party infrastructure and other factors outside our control.

6.7. Transfer Records. We will make transaction information available through the Account to the extent reasonably practicable, including the Digital Asset, amount, fees, status and relevant blockchain transaction identifier where available.

7. Spot Trading

7.1. Spot Service. The Platform may permit spot purchases and sales of supported Digital Assets. Spot transactions are governed by the Spot Market Terms, which form part of your agreement with us when you use the spot trading Service.

7.2. Execution Model. Orders may be executed or routed through third-party trading venues, market makers, liquidity providers or other counterparties, including outside a centralized trading venue, as described in the Spot Market Terms and Execution Policy.

7.3. No Suitability Review. Unless applicable law expressly requires otherwise, we do not assess whether a spot transaction is suitable or appropriate for you. You are responsible for your own trading decisions and for understanding the relevant Digital Asset and market risks.

8. Limits, Prohibited Activities and Transaction Corrections

8.1. Limits. We may impose transaction, balance, withdrawal, deposit, trading, velocity or other limits on an individual, Account, Digital Asset, Service or jurisdiction. Limits may change based on verification level, risk assessment, law, liquidity or operating conditions.

8.2. Prohibited Activities. You must not use the Services for unlawful activity, including money laundering, terrorist financing, sanctions evasion, fraud, theft, illegal gambling, trafficking, ransomware, market abuse, unlawful sale of goods or services, or any activity that violates applicable law or the rights of another person.

8.3. Market Manipulation. You must not engage in wash trading, spoofing, layering, pump-and-dump activity, artificial price or volume creation, coordinated manipulation, deceptive trading practices, misuse of nonpublic information in violation of law, or other conduct intended to distort a market or deceive market participants.

8.4. Errors and Corrections. If we reasonably determine that a transaction resulted from a manifest pricing error, duplicate processing, system malfunction, unauthorized system activity, obvious data error or other abnormal event, we may cancel, reverse, correct or adjust the transaction to the extent permitted by law and reasonably necessary to restore the position that would have existed absent the error. We will not use this provision to rewrite ordinary market losses or price movements.

9. Customer Support and Complaints

9.1. Customer Support. Customer support is available through the channels and during the hours published on the Website or Platform. We use commercially reasonable efforts to respond promptly, but response times may vary based on complexity, security review and request volume.

9.2. Complaints. You may submit a complaint through the support channels or other contact information shown on the Website. Please provide sufficient information to identify the Account, transaction or Service at issue and the remedy requested. We may request additional information and will investigate in accordance with our complaint-handling procedures and applicable law.

9.3. Escalation. Nothing in our complaint process prevents you from exercising rights that cannot lawfully be waived, including contacting a competent governmental authority or court. The availability of any regulator or dispute-resolution process depends on the nature of the Service and applicable law.

10. Platform License, Intellectual Property and APIs

10.1. Reservation of Rights. Coingarage and its licensors retain all rights in the Platform, Website, software, databases, interfaces, trademarks, logos, documentation, text, graphics and other protected content, except for customer content or third-party rights expressly identified otherwise.

10.2. Limited License. Subject to these Terms, we grant you a limited, revocable, non-exclusive, non-transferable and non-sublicensable right to access and use the Platform for your lawful personal or internal business purposes in connection with the Services.

10.3. Acceptable Use. You must not reverse engineer, scrape, disrupt, overload, circumvent security controls, introduce malicious code, use automated access except through an authorized API, copy protected content beyond permitted use, or use the Platform in a manner that interferes with another user or our systems.

10.4. APIs. If we provide API access, API credentials are security credentials. Instructions submitted using valid API credentials may be treated as your instructions, subject to our security controls. We may modify, rate-limit, suspend or withdraw API access at any time.

11. Anti-Money Laundering, Sanctions and Legal Compliance

11.1. FinCEN-Registered MSB and AML Program. As a FinCEN-registered MSB, Coingarage is subject to the Bank Secrecy Act and applicable FinCEN requirements for its covered activities. We maintain a written, risk-based anti-money laundering program reasonably designed to prevent the Services from being used to facilitate money laundering or terrorist financing, including appropriate policies, procedures and internal controls, designated compliance responsibility, training and independent review, as required by applicable law.

11.2. Verification and Risk-Based Due Diligence. We may identify and verify customers, beneficial owners, controllers and authorized users and may obtain information regarding funding sources, wallet ownership, counterparties, geographic location, source of funds or wealth, and the purpose and expected nature of transactions where reasonably necessary under applicable law or our risk-based controls. We may perform ongoing monitoring and require periodic or event-driven updates.

11.3. Cooperation. You must promptly provide information and documents we reasonably request for compliance, fraud prevention, sanctions screening, tax reporting, legal process or risk management. Failure to cooperate may result in delayed transactions, restrictions, suspension or Account closure.

11.4. Regulatory Reports and Confidentiality. We may file currency transaction reports, suspicious activity reports and other reports, make disclosures, preserve records, reject or delay transactions, or take other action required or permitted by applicable law. Applicable law may prohibit us from telling you whether a suspicious activity report or other confidential report has been filed or whether a governmental inquiry exists.

11.5. Funds Transfer Records and Travel Rule Information. For transfers subject to applicable Bank Secrecy Act recordkeeping or funds-transfer information requirements, we may collect, retain and transmit required information concerning the originator, beneficiary, financial institutions, wallet addresses and transaction. We may refuse, delay or cancel a transfer if required information is unavailable, inconsistent or cannot lawfully be transmitted or accepted.

11.6. OFAC and Other Sanctions. U.S. sanctions obligations apply to Digital Assets as well as fiat currency. We may screen customers, counterparties, wallet addresses and transactions; block property or deny access to property; reject or prohibit transactions; and make reports to the U.S. Department of the Treasury Office of Foreign Assets Control (OFAC) or other authorities where required by law. You must not use the Services to evade or avoid sanctions or to conduct transactions for or on behalf of a blocked or prohibited person.

12. Privacy

12.1. Personal Information. We process personal information in connection with Account registration, verification, security, transaction processing, legal compliance, customer support, fraud prevention and operation of the Services.

12.2. Privacy Policy. Our Privacy Policy describes the categories of information we collect, the purposes for which we use it, disclosures to third parties, retention, cookies and applicable privacy rights. The Privacy Policy is available through the Website and Platform. Where applicable law requires a separate consent, notice or opt-out, we will provide it separately.

13. Warranties, Liability and Indemnification

13.1. As-Is and Availability. To the maximum extent permitted by law, the Platform and Services are provided on an “as is” and “as available” basis. We do not warrant that the Platform will be uninterrupted, error-free, secure against every threat, or compatible with every device, network or third-party service.

13.2. No Warranty of Digital Assets or Markets. We do not guarantee the origin, transaction history, legality in every jurisdiction, liquidity, value, future performance, functionality, continued existence or regulatory treatment of any Digital Asset. We do not guarantee that a third party will accept a Digital Asset or treat its transaction history as satisfactory.

13.3. Customer Instructions. We are entitled to rely on information and instructions you provide, subject to our security and compliance controls. We are not responsible for loss resulting from an incorrect wallet address, unsupported network, incorrect amount, compromised customer credential or other customer error, except to the extent caused by our breach of a non-waivable duty.

13.4. Third Parties and Networks. We are not responsible for the independent acts or failures of a blockchain network, validator, miner, issuer, protocol developer, bank, payment processor, trading venue,

liquidity provider, telecommunications provider or other independent third party, except to the extent applicable law imposes responsibility on us for our selection, oversight or conduct.

13.5. Limitation of Damages. To the maximum extent permitted by law, neither party is liable to the other for indirect, incidental, special, exemplary, punitive or consequential damages, or for lost profits or lost business opportunities, arising out of these Terms or the Services, even if advised that such damages are possible. This limitation does not apply to liability that cannot lawfully be limited, including responsibility for a party's own fraud, willful injury or violation of law to the extent a contractual exemption would be void under applicable Montana law, or to fraud, willful misconduct or gross negligence to the extent such liability may not lawfully be excluded.

13.6. Force Majeure. We are not liable for delay or failure caused by circumstances beyond our reasonable control, including natural disasters, war, terrorism, civil disturbance, government action, sanctions, internet or telecommunications failures, blockchain disruption, cyberattack not caused by our failure to use legally required care, power failure, labor disruption, or widespread failures of banks, payment systems or trading venues.

13.7. Claims and Adjustments. If we agree to compensate you or correct a transaction, the terms of that settlement or adjustment will govern. Accepting a settlement does not waive rights that applicable law does not permit you to waive.

13.8. Indemnification. To the maximum extent permitted by law, you agree to indemnify and hold harmless Coingarage and its affiliates, managers, officers, employees and service providers from third-party claims, losses, liabilities and reasonable legal costs arising from your unlawful use of the Services, your material breach of these Terms, your infringement of another person's rights, or information or instructions you provided. This indemnity does not apply to the extent a claim results from the indemnitee's own fraud, willful injury, violation of law, willful misconduct or gross negligence, or to the extent indemnification is otherwise prohibited by applicable law.

13.9. Non-Waivable Rights. Nothing in these Terms excludes or limits a right or remedy that cannot be excluded or limited under applicable federal or state law, including applicable consumer-protection law.

14. Digital Asset Risk Disclosures

14.1. General Risk. Digital Assets are highly risky and may lose some or all of their value. You should use the Services only if you can bear the complete loss of the amount committed to a Digital Asset transaction.

14.2. Volatility and Liquidity. Prices can move rapidly and markets may become illiquid. Market Orders and Stop Market Orders may execute at prices materially different from the price displayed when you submit the Order.

14.3. Market and Manipulation Risk. Digital Asset markets may be fragmented, lightly regulated or vulnerable to manipulation, concentrated ownership, abrupt changes in liquidity and failures of market infrastructure.

14.4. Regulatory Risk. Federal and state laws, agency interpretations, enforcement priorities and court decisions affecting Digital Assets continue to evolve. A legal change can affect the availability, transferability, custody, value or tax treatment of a Digital Asset or Service.

14.5. Technology and Cybersecurity Risk. Blockchains, smart contracts, wallets, APIs and software may contain vulnerabilities. Hacks, protocol failures, private-key compromise, malware, denial-of-service attacks or other incidents can result in delay or permanent loss.

14.6. Network and Fork Risk. Consensus changes, forks, airdrops, chain reorganizations, migrations and other protocol events may alter rights or create multiple versions of an asset. We may choose which network or asset version to support.

14.7. Stablecoin and Issuer Risk. A Digital Asset designed to maintain a stable value may lose its peg, redemption mechanism or liquidity. You may be exposed to the issuer, reserve assets, custodian, redemption process and the applicable regulatory regime. Unless expressly stated in separate terms,

Coingarage is not the issuer or guarantor of a third-party stablecoin, does not guarantee one-to-one redemption, and does not represent that a third-party stablecoin is insured or backed by the U.S. government.

14.8. Custody and Insolvency Risk. Omnibus wallets and third-party custody create operational and legal risks. If Coingarage or a third-party custodian, bank, venue or other provider becomes insolvent or subject to bankruptcy or similar proceedings, access to or recovery of customer property may be delayed, reduced or subject to applicable insolvency law and the legal characterization of customer property.

14.9. No Government Insurance. Digital Assets are not insured by the Federal Deposit Insurance Corporation (FDIC), the Securities Investor Protection Corporation (SIPC), or any comparable government compensation scheme merely because they are held through the Platform.

14.10. No Investment Advice or Suitability Review. We do not recommend a particular Digital Asset or evaluate whether a transaction is appropriate for your objectives, financial condition or risk tolerance unless a separate legally authorized service expressly states otherwise.

14.11. Irreversibility. Executed spot transactions and blockchain transfers may be final and irreversible. Errors in wallet addresses, networks, quantities or transaction instructions can result in permanent loss.

14.12. Incomplete Risk List. These disclosures do not describe every risk. You are responsible for evaluating additional risks relevant to your circumstances and each Digital Asset and Service you use.

15. Taxes and No Advice

15.1. No Advice. Coingarage does not provide investment, legal, accounting or tax advice. Information on the Platform is general information and is not a recommendation or personalized advice.

15.2. Your Tax Obligations. Digital Asset transactions may create federal, state, local or foreign tax obligations. You are responsible for determining, reporting and paying your taxes and should obtain independent professional advice.

15.3. Tax Information and Reporting. We may collect tax forms, taxpayer identification information and transaction information and may report information to tax authorities where required by law. Information we provide for tax purposes may not address every transaction or tax consequence relevant to you.

16. Changes to Terms

16.1. Right to Amend. We may amend these General Terms, Service Terms and incorporated policies prospectively in response to legal or regulatory changes, changes to Services, security requirements, technology, market conditions or business operations.

16.2. Notice of Material Changes. For a material change that adversely affects existing customer rights, we will provide notice through the Website, Platform, email or another legally permitted method before the change becomes effective, except where immediate effectiveness is reasonably necessary for legal compliance, security, fraud prevention or an emergency.

16.3. Rejecting Changes. If you do not agree to an amendment, you must stop using the affected Service and may close your Account before the amendment takes effect. Continued use after the effective date constitutes acceptance to the extent permitted by law.

16.4. Versions. Current terms will be made available through the Website or Platform. We may retain archival versions and records of acceptance as required for legal, audit and evidentiary purposes.

17. Termination

17.1. Termination by You. You may terminate the framework agreement by requesting Account closure. Closure is subject to completion or cancellation of pending transactions, payment of amounts owed, and withdrawal or other settlement of remaining Digital Assets.

17.2. Termination by Coingarage. We may terminate the framework agreement on reasonable notice, and may terminate or suspend immediately where you materially breach these Terms, we reasonably

suspect fraud or unlawful activity, you fail required compliance review, sanctions or law require action, continued service creates material legal or security risk, or we discontinue the relevant Service or jurisdiction.

17.3. Finality of Executed Transactions. These Terms do not create a contractual right to rescind a Digital Asset trade after execution or to reverse a completed blockchain transfer. Any mandatory cancellation or refund right provided by applicable law remains unaffected.

17.4. Surviving Obligations. Termination does not affect rights and obligations that accrued before termination, including payment obligations, completed transactions, compliance duties, liability provisions, intellectual-property restrictions, tax responsibilities and dispute-resolution provisions that by their nature survive.

17.5. Final Settlement. After termination, we will use commercially reasonable efforts to return or make available remaining customer property after deducting amounts lawfully due and completing required compliance, fraud, sanctions or legal reviews. We may require you to provide a verified withdrawal destination and may handle unclaimed property as required by applicable law.

18. Final Provisions

18.1. Platform Availability. The Platform is provided on a best-efforts basis and may be unavailable for maintenance, upgrades, security response, high market activity, network disruption or other events. Scheduled or emergency downtime may prevent you from placing, cancelling or monitoring Orders or transfers.

18.2. Electronic Transactions and Communications. You consent to transact with us electronically and agree that contractual notices, disclosures, confirmations, records and other communications may be provided through the Platform, Website or email to the extent permitted by applicable law. Your electronic acceptance or signature may be used as evidence of your agreement. You are responsible for maintaining a current email address and for retaining or printing records you wish to keep. Where the federal E-SIGN Act, Montana law or another applicable law requires a separate consumer consent, hardware/software disclosure, paper-copy option or other delivery procedure, that requirement applies in addition to this Section.

18.3. Assignment. You may not assign or transfer your Account or rights under these Terms without our prior written consent. We may assign these Terms to an affiliate or successor in connection with a merger, reorganization, sale of business or similar transaction, subject to applicable law and any required notice.

18.4. Governing Law. These General Terms, the framework agreement, Service Terms and related contractual rights and obligations are governed by the laws of the State of Montana, without regard to conflict-of-laws rules, except to the extent mandatory federal law or non-waivable law of another jurisdiction applies.

18.5. Courts and Venue. Before filing a lawsuit, the parties should attempt in good faith to resolve the dispute through the complaint process in Section 9. Subject to any non-waivable right to bring a claim elsewhere, each party consents to the exclusive jurisdiction of the state courts located in Flathead County, Montana, and, where federal subject-matter jurisdiction exists, the United States District Court for the District of Montana.

18.6. FinCEN Registration; No Government Endorsement. Coingarage's FinCEN MSB registration is a registration under the Bank Secrecy Act and does not constitute licensing, certification, approval, endorsement or a guarantee by FinCEN, the U.S. Department of the Treasury, the State of Montana or any other governmental authority. The existence of the registration does not establish that a Service is authorized in every U.S. state or foreign jurisdiction. No Service or customer property is government insured except to the limited extent expressly stated in a separate disclosure and actually provided by applicable law or an eligible third-party arrangement.

18.7. Network Splits. We do not control blockchain protocols and may determine in good faith how the Platform will respond to a fork, split, migration, reorganization or similar event, including which chain or asset version to support and whether to suspend related Services.

18.8. Language. These General Terms are written in English. Any translation is provided for convenience only. To the extent permitted by law, the English version controls in the event of inconsistency.

18.9. Waiver. A failure or delay in enforcing a provision is not a waiver of that provision or any other right.

18.10. Severability. If any provision is held invalid or unenforceable, it will be enforced to the maximum extent permitted and the remaining provisions will remain in effect.

18.11. Entire Agreement. These General Terms, applicable Service Terms and documents expressly incorporated by reference constitute the agreement between you and Coingarage regarding the Services and supersede prior agreements on the same subject, except for any separate written agreement expressly stated to control.

18.12. Contact. Customer and legal notices may be sent through the Platform or to support@coingarage.us. Written correspondence may be sent to Coingarage US LLC, principal office: 1001 S MAIN ST, STE 600, KALISPELL, MONTANA 59901, USA.

18.13. Effective Date. These General Terms are effective from September 29, 2026.