

AFFILIATE AGREEMENT

Your consent to the terms and conditions of this Affiliate Agreement ("**Agreement**") with **CURRENCY DOT COM UK LIMITED**, a private limited company registered under the laws of England and Wales with company number 11472695, having its registered office at c/o Fladgate Llp, 16 Great Queen Street, London, England, WC2B 5DG, United Kingdom ("**Administrator**", "**We**" or "**Us**") is signified by clicking the checkbox entitled "I have read and agreed to the Affiliate Agreement".

IF YOU DO NOT WISH TO ACCEPT ALL THE TERMS AND CONDITIONS OF THIS AGREEMENT THEN DO NOT TAKE PART IN THE OFFERED AFFILIATE PROGRAM.

This Agreement is between the Administrator, and a natural or legal person that has received an approval from the Administrator to become an Affiliate (as defined below) under the terms and conditions of this Agreement.

In this Agreement, the Affiliate and the Administrator are hereinafter referred to separately as a "Party" and collectively as the "Parties".

The Affiliate hereby acknowledges and agrees that by the means of this Agreement Currency Dot Com UK Limited administrates the Affiliate Program on behalf of Currency.com.

The Parties hereby agree as follows.

1. DEFINITIONS

1.1. **Affiliate** – a person or entity that received a confirmation from the Administrator, at the Administrator's sole discretion, that (i) it has successfully completed the Affiliate Application, (ii) it is included in the Affiliate Program, and (iii) it has received a Tracker ID linked to the Website in accordance with the terms and conditions of this Agreement.

1.2. **Affiliate Application** - a form to be completed and submitted by a prospective affiliate in order to enter into this Agreement.

1.3. **Affiliate Fee** – the amount payable to the Affiliate in accordance with the Compensation Plan. The Affiliate Fee is based solely and exclusively on the Administrator's data and calculations as specified in the Report and payable in accordance with Section 5 hereof.

1.4. **Affiliate Section** – the area of the Website where each Affiliate may review the Reports and conditions of the applicable Compensation Plan, select Banners and Text Links and/or other Marketing Materials and use other functions that may be added and/or removed at any time by the Administrator at its sole and absolute discretion.

1.5. **Banners and Text Links** – any means of graphics, pictures, animation, artwork or text provided by the Administrator to the Affiliate which the Affiliate shall use to promote the products and services offered by Currency.com.

1.6. **Business Day** – means a day, other than a Saturday, Sunday or public holiday in England, when banks in England are open for business.

1.7. **Currency.com** – means jointly or separately, as applicable:

Currency Com Limited, a private company limited by shares registered in Gibraltar with company number 117543 having its registered office at Suite 23, Portland House, Glacis Road, Gibraltar, GX11 1AA;

Currency Com US LLC, a limited liability company registered in Delaware, USA, with registration number 7047566, with its principal place of business at 101 Hudson Street, 21st Floor, Jersey City, NJ, 07302, USA;

Smart Market Trader LLC, a limited liability company registered in Saint Vincent and the Grenadines, with registration number 1291 LLC 2021, having its registered office at First Floor, First St. Vincent Bank Ltd. Building, James Street, Kingstown, Saint Vincent and the Grenadines.

1.8. **Compensation Plan** – means a remuneration model which sets out how the Affiliate Fee is calculated. The Compensation Plan includes the following options to be offered by the Administrator at its own discretion: CPA Plan, CPL Plan and Revenue share Plan, as defined herein. For avoidance of doubt the Administrator is entitled to amend/supplement/suspend any available Compensation Plan as it may deem fit from time to time.

1.9. **Channel(s)** - means an Affiliate's source of traffic in the form of websites, blogs, social media profiles or any other platforms or channels used by the Affiliate to render the Services. Each Channel shall be communicated to and approved by the Administrator during the verification process. Where the Affiliate wishes to use additional and/or different Channel, this shall be communicated and approved by the Administrator prior to being used by the Affiliate for the purpose of providing the Services

1.10. **CPA Plan** – a cost-per-acquisition Compensation Plan where the Affiliate refers a Qualified User to Currency.com's Platform, and receives the Affiliate Fee which is calculated based on the number of Qualified Users which the Affiliate refers to the Currency.com's Platform.

1.11. **CPL Plan** - a cost-per-lead Compensation Plan where the Affiliate is paid on the number of leads generated by the Affiliate to Currency.com's Platform.

1.12. **Fraudulent Traffic** – any deposits, gross revenue or traffic generated at the Platform through illegal means or in bad faith, which could be considered as such at the Administrator's sole and absolute discretion, regardless of whether or not it actually causes or may cause harm to the Group or any third party. Fraudulent Traffic includes, but is not limited to, Spam or Unsolicited Promotions, deposits generated by stolen or lost payment cards / hacked crypto wallets, collusion, offers to share the Affiliate Fee to become a Qualified User, unauthorized use of any third parties' accounts or intellectual property of the Group and/or any third party.

1.13. **Group** – means collectively, the Administrator, Currency.com and (a) any entity controlled, directly or indirectly, by the Administrator or Currency.com; (b) any entity that controls the Administrator or Currency.com, directly or indirectly; or (c) any entity, directly or indirectly, under common control with the Administrator or Currency.com, where "**control**" of any entity means ownership of 20% or more of voting rights of such entity.

Administrator shall be entitled to determine upon its absolute and sole discretion when the activity of the Affiliate or its results are deemed to be Fraudulent Traffic.

1.14. **Marks** – trademarks, trade names, service names, domain names, Banners and Text

Links, logos of Currency.com located on the Platform or otherwise used with respect to the Platform or the Website and all similar intellectual property, together with all translations, adaptations, derivations and combinations thereof, all applications, registrations and renewals in connection therewith, and all rights to corporate names, meta-tags and universal resource locators owned or used by the Group and any other mark as may be used by the Group.

1.15. **Introduced User** – a natural or legal person who registered on the Platform, was referred by the Affiliate through the eligible channels approved by the Administrator, and who has the potential to become a Qualified User.

In no way a computer-generated user (such as a robot, spider, computer script, etc.) can be considered an Introduced User.

1.16. **Marketing Materials** – any material provided by the Administrator to the Affiliate (unless otherwise agreed between the Parties in writing) and used by the Affiliate for promoting the products and services of Currency.com.

1.17. **Platform** – Currency.com’s proprietary online platform(s) available via the web and mobile applications.

1.18. **Qualified User** – an Introduced User, identified by the Tracker ID assigned to the Affiliate and subsequently approved by Currency.com (i.e. the account and/or documents of the relevant person have been verified by Currency.com and no violations, drawbacks or abuses have been found out by it), provided that:

- a. such natural or legal person has not already been registered on the Platform, including through registration under a different name or through a different identity;
- b. such natural or legal person meets the conditions for the payment of the Affiliate Fee as set in the Affiliate Section;

Neither the Affiliate nor any of its Affiliated Parties (definition follows) are eligible to become Qualified Users under such Affiliate’s Tracker ID. The term “Affiliated Party” means any immediate family member of the Affiliate and / or any natural or legal person, directly or indirectly controlling, being controlled by or under common control with the Affiliate (please refer to Section 1.13, the “Group” definition, as to the definition of “control” for legal entities).

In no way a computer-generated user (such as a robot, spider, computer script, etc.) can be considered a Qualified User.

1.19. **Report** – information regarding the Affiliate Fees, the Introduced and Qualified Users tracking and other information relevant to the Affiliate provided by the Administrator through the Affiliate Section.

1.20. **Revenue share Plan** – is a Compensation Plan, when the Affiliate gets a part of Currency.com’s revenue generated by the Qualified User. Revenue share Plan is subject to restrictions in accordance with the relevant Rules.

1.21. **Rules** – all laws, regulations, directives, circulars, regulatory administrative decisions, rules of any regulated market or exchange to which the Group and the Affiliate are or may be subject to from time to time, including without limitation all applicable laws and regulations of any relevant jurisdictions, applicable to the Group and the Affiliate and relating to advertising/marketing activities, anti-bribery, anti-corruption, personal data protection,

anti-money laundering, etc.

The Administrator may, at its sole and absolute discretion, provide the Affiliate with some guidelines (guides, manuals, memos, etc.) for providing the Services in full conformity with the applicable Rules. The guidelines are what the Administrator/Currency.com reasonably believe to help Affiliates comply with the Rules but are not exhaustive and do not constitute advice of any kind. Affiliates should do their own research on the topic and seek individual professional advice if they need to ensure that what they do is right for their specific circumstances.

1.22. **Services** – has the meaning given in Section 2.2 of this Agreement.

1.23. **Spam or Unsolicited Promotions** – any irrelevant or unsolicited messages, including among others, unsolicited commercial e-mails or indiscriminate advertising, that are circulated by the Affiliate, directly or indirectly, including messages that are posted on social media networks, newsgroups, forums, chat boards, messengers' groups and communities and other types of online media for the purposes of advertising, phishing, spreading malware, etc., and which contain false, inaccurate or misleading information.

1.24. **Tracker ID** – the unique identification code, which is related to the Tracking URL that the Administrator provides exclusively to the Affiliate, through which the Administrator tracks Introduced Users, Qualified Users as well as tracks and calculates the Affiliate Fee.

1.25. **Tracking URL** – a unique hyperlink to the Platform enabling the Affiliate to refer prospective Introduced Users to the Platform and the Administrator to identify the Affiliate that has referred such Introduced and Qualified Users for the purpose of calculating the Affiliate Fee.

1.26. **Website** – Currency.com's website <https://currency.com> and/or <https://crypto.currency.com> and any other domain or sub-domain as may be added by Currency.com as well as Currency.com's mobile application or other application(s) on which the Introduced User must sign up in order to get access to the Platform.

2. AFFILIATE PROGRAM

2.1. **Participation:** Under this Agreement the Affiliate undertakes to render the Services (as defined in Section 2.2 below) to Currency.com and the Administrator undertakes to accept these services, if performed in strict adherence with the terms and conditions stipulated herein, on behalf of Currency.com and to pay for them the Affiliate Fee in accordance with the Agreement.

2.1.1. In order to enter into this Agreement a prospective affiliate shall complete and submit the Affiliate Application located at <https://currency.com/affiliate/signup> or <https://crypto.currency.com/affiliateprogram/signup> as well as expressly agree with the terms and conditions hereof. The Affiliate Application shall include information set forth in Appendix 1 hereof with the respective documents/data to be uploaded/added upon its approval by the Administrator.

2.1.2. The Affiliate must provide the Administrator with true, accurate and complete information and documentation, as may be requested from time to time by the Administrator, about it and/or its activities and/or its Channels directly or indirectly related to this Agreement and notify the Administrator promptly in case of any changes.

The Affiliate must at all times be prepared to provide the Administrator or anyone on its behalf with sufficient evidence for the ownership of its Channels used for performing the Services hereunder.

In addition to the above the prospective affiliate shall provide detailed description of the Channels which the Affiliate intends to use for the purposes of introducing potential Introduced Users to Currency.com, including the URL of the Affiliate's website and details of any offline media or other activities operated by the Affiliate.

The Administrator/Currency.com reserves the right to perform any and all checks that it deems necessary.

2.1.3. Based on all the documentation and information collected from the prospective affiliate, including the prospective affiliate's completed Affiliate Application, the Administrator may, at its sole and absolute discretion, either approve or reject the Affiliate Application.

2.2. Affiliate Services:

2.2.1. Upon the Administrator's approval of the Affiliate Application and by the acceptance of this Agreement, the Affiliate shall provide the following services:

a. to display on the Affiliate's approved Channels the Tracking URL in order to refer prospective Introduced Users to the Platform. For avoidance of doubt, displaying Tracking URL means all relevant promotional/marketing activities, including displaying Banner or Text Link with Tracking URL being integrated in it;

b. with a prior written consent of the Administrator to distribute to prospective Introduced Users information with respect to Currency.com and the financial products and services Currency.com is permitted to provide through the Affiliate's Channels and/or through the organization of presentations, educational seminars, campaigns and other events.

The consent referred to in Section 2.2.1 (b) of this Agreement shall be considered to be given if there is a written confirmation from an authorized officer of the Administrator (affiliate manager).

2.2.2. This Agreement does not grant the Affiliate a right or privilege to assist Currency.com in the provision of services arising from the Affiliate's referrals, nor does it prevent the Administrator and/or Currency.com from obtaining the assistance of other Affiliates to perform services of the same or similar nature as those provided by the Affiliate. The Affiliate shall have no claims to fees originated from Introduced Users and Qualified Users not referred solely due to its own efforts.

The Affiliate shall bear all costs and expenses of any nature whatsoever incurred in connection with this Agreement. Under no circumstances shall the Administrator or Currency.com be liable hereunder for any amounts other than the Affiliate Fee, unless otherwise expressly provided for in this Agreement.

2.2.3. The Administrator will at any time have the right to set off any losses incurred in respect of, or any debit balances in, any accounts in which the Affiliate may have an interest against, any sums or other assets held by the Administrator for or to such Affiliate's credit on any other account in which the Affiliate may have an interest. If any loss or debit balance exceeds all amounts so held, the Affiliate must forthwith pay such excess to the Administrator whether demanded or not.

2.2.4. The Affiliate is granted a non-exclusive, non-transferable, revocable right to access the Website, including the Affiliate Section, for the sole purpose of performance of this Agreement.

2.2.5. The Administrator is entitled to monitor the Affiliate's performance of this Agreement including the use of hardware and software (technical facilities), i.e., any marketing intelligence tools.

2.2.6. The Affiliate shall not use any other Channels to display the Banner(s) and/or Text Link(s) and/or other Marketing Materials other than those agreed by the Parties and/or provided by the Administrator.

2.2.7. The Affiliate shall not alter, modify and/or change and/or amend the Banner(s) and/or Text Link(s) and/or other Marketing Materials in any way, which includes but is not limited to changing of the graphics and/or images contained in such Banner(s) and/or Text Link(s) and/or other Marketing Materials.

2.2.8. If the Affiliate breaches and/or violates any of the terms set forth in the Agreement, the Administrator shall be entitled to terminate this Agreement immediately and withhold any Affiliate Fee generated before and/or after and/or in connection with such breach and/or violation whilst it may also proceed with legal actions against the Affiliate.

2.3. **Compliance with Rules:**

2.3.1. The Affiliate undertakes to comply with the Rules and any other applicable legislation while performing Services under this Agreement.

2.3.2. The Administrator may require the Affiliate to provide information on its marketing activities and/or provide any other information as requested to enable the Administrator to monitor and review the Affiliate's activities for any violations of its obligations hereunder.

2.3.3. Currency.com may at its sole discretion accept or decline any Introduced **Users** referred by the Affiliate.

3. REPRESENTATIONS, WARRANTIES AND GENERAL OBLIGATIONS OF THE AFFILIATE

3.1. The Affiliate hereby represents and warrants that:

a. it understands that Currency.com is authorised and regulated in the conduct of its activities and shall adhere at all times to applicable Rules. The Affiliate understands, accepts and agrees that it will at all times ensure that none of its actions cause any actual or potential breach of the applicable Rules by Currency.com and undertakes to cooperate with the Administrator in any requests aimed at achieving or enhancing Currency.com's compliance with the applicable Rules;

b. that when conducting marketing activity and/or posting any content, it shall not engage in any practices which may affect adversely the high image, credibility or reputation of Currency.com or the Administrator;

c. the Affiliate has read this Agreement and agrees to all its terms and conditions. This Agreement constitutes the Affiliate's legal, valid, and binding obligation, enforceable against the Affiliate in accordance with its terms and conditions and the Affiliate has the capacity and authority to enter into and perform this Agreement;

d. while performing this Agreement the Affiliate shall comply with all applicable Rules and legislation including (but not limited) those relating to advertising/marketing activities, anti-bribery, anti-corruption, personal data protection and anti-money laundering;

e. if the Affiliate is a legal person, it is duly organized, validly existing and in good standing under the laws of its jurisdiction;

- f. if the Affiliate is a natural person, he/she is over 18 years old;
- g. the Affiliate does not require any authorization to render the Services, or, if it does, until the commencement of this Agreement it has already obtained such an authorization (in the latter case the Affiliate shall give the Administrator a copy of the relevant authorization) or it is not in any way prohibited from acting as an Affiliate;
- h. it acknowledges and agrees that each Introduced User must access the Platform through the Tracking URL and sign up on the Platform to enable the Affiliate to receive the Affiliate Fee in relation to such Introduced User (subject to such Introduced User being approved as a Qualified User where applicable);
- i. it will not do, or neglect to do, anything which as a result of its action or omission, leads to a detrimental outcome for Currency.com or its clients; or it shall not make any misrepresentations regarding Currency.com or its services;
- j. it will not make any representation or statement or warranty concerning Currency.com except as authorised by the Administrator;
- k. it shall not in any way represent that Currency.com offers, solicits or recommends to buy or sell its services in breach of relevant Rules; and/or that Currency.com guarantees or will guarantee (including that it may be construed like that) to protect their clients against losses when using services of Currency.com;
- l. it shall not make a statement or promise for and on behalf of Currency.com or the Administrator;
- m. it shall not receive, transmit or place orders on behalf of Currency.com's clients (for the avoidance of doubt this includes Introduced Users and Qualified Users);
- n. it shall not accept nor hold any clients' money (including virtual assets);
- o. it shall disclose to the Administrator promptly any complaint, regulatory investigation, or disciplinary action or any other formal proceeding that may have a material impact on the Affiliate's ability to provide the Services hereunder;
- p. it has (and its employees, if applicable), the necessary qualifications and skills in order to carry out the activities contemplated by this Agreement;
- q. it shall protect any confidential information disclosed by the Group;
- r. it shall not transfer any personal data when sending information to the Administrator in order for the Administrator to monitor, track or calculate the Affiliate Fee; it shall comply with all applicable data protection laws and shall obtain lawful authority (which may include obtaining consents) in order to use any online tracking technologies in respect of its participation in the Affiliate Program;
- s. it is not bankrupt or subject to any administrative, insolvency, tax or other proceedings;
- t. it shall be solely responsible for any matter related to its websites, blog, social media profile or any other platform or channel used for performing the Services, including with respect to the technical operation thereof and to the accuracy of the information and materials posted therein. The Affiliate undertakes that its Channels for performing the Services shall not look like and/or create the impression that they are Administrator's, Currency.com's and/or the Group's websites and that such Affiliate websites shall not contain and/or display any information and/or materials of the Group unless the content of such information and/or materials and/or the manner in which they are displayed are in compliance with this Agreement. In the event that the Administrator shall require the Affiliate to remove from the Affiliate Channels any content related to the Group, the Affiliate shall immediately comply with such request and shall remove such content within not later than 24 hours from Administrator's request. The Affiliate further undertakes not to use any domain names similar to the domain names used by the Group. The Group does not assume any responsibility towards the Affiliate and/or any third party acting on such information contained in the Affiliate's website s, blog, social media profile or any other platform or channel used;

u. It hereby releases the Group from any and all responsibilities for the accuracy or reliability or correctness of the information (including feeds, whether provided by the Administrator or Currency.com) presented to prospective Introduced **Users**.

3.2. The Affiliate:

- a. must act honestly and fairly and in accordance with the Rules and this Agreement;
- b. must use reasonable skill and care when performing the Services;
- c. must demonstrate a high level of professionalism, due diligence and act in good faith at all times so as to satisfactorily fulfill its obligations arising under this Agreement;
- d. must comply with the Rules, any business-related instructions, directions and guidelines given by the Administrator in relation to the performance of this Agreement as well as with any other terms and conditions set forth by the Administrator in line with this Agreement;
- e. must not copy any content from the Website and/or Currency.com's publications and shall not post on any website and/or elsewhere, any material published on the Website and/or Currency.com's publications. The Affiliate shall not copy any content from any other affiliates' websites, blog, social media profile or any other platform or channel used;
- f. the links shall clearly display Marks, pursuant to the provisions of this Agreement. The Affiliate shall not be permitted to change Marks, and/or banners and/or images/videos and/or to make any use of them beyond the uses permitted hereunder; the Affiliate shall not use the Group's domains as landing pages and/or use the Group's landing URLs;
- g. in no event shall the Affiliate engage in any e-mail marketing or promotion with respect to the Group and/or its services, except as expressly set forth in this Agreement or specifically approved by the Administrator; in addition the Affiliate shall not:
(a) engage in any fax, broadcast or telemarketing and/or any other offline marketing methods with respect to the Group and its services, (b) use Malware and/or Spyware techniques and/or Peer to Peer (P2P) distribution methods and/or Paid-to-Click (PTC) networks and/or doorway pages opening the Group's websites inside an iframe and/or use any other aggressive advertising or marketing methods in any of its dealings relating to the Group;
- h. must regularly check the Website for any updated terms and conditions relating to the use of the Platform, as well as any other disclosures and/or promotions issued by the Currency.com and are available on the Website;
- i. must inform the Administrator of any regulatory and/or legal investigation in respect of it or illegal interference relating to its commercial affairs immediately after the date of commencement of such an investigation or interference;
- j. must not hold, have access to and/or operate, among others, any account, application or another instrument for any Introduced User or Qualified User and/or carry on any transactions for Qualified Users and/or accept and keep any Introduced Users' or Qualified Users' funds to be used in relation to this Agreement;
- k. must not use Marketing Materials and/or Marks except for the purposes of performing the Services in accordance with this Agreement;
- l. must not market to any persons who are under the age of 18 years old, or (provided they are older than 18 years old) under the age of majority in the territory which the Affiliate is targeting;
- m. must not transmit to or in any way, whether directly or indirectly, expose the Website, the Platform, and / or other property of the Group to any computer virus or other similarly harmful or malicious material, virus or device;
- n. must not support the Introduced Users and Qualified Users on any technical or other matters associated with the use of the Platform and/or other property of the Group and must direct them to Currency.com in the event any such matters arise;
- o. must not directly contact Introduced Users in relation to Currency.com, and/or offer any type of incentivization in relation to Currency.com, and/or allow its interests to conflict with

its duties under this Agreement as well as the interests of the Group (must avoid and prevent any conflict of interest);

p. must disclose to each prospective Introduced User that it provides services to Currency.com and must inform such prospective Introduced Users that it has no authority or power to act on behalf of Currency.com and the Group in general;

q. it must not state or imply that it is part of or in any way linked to the Group, by ownership or otherwise, or that it shares any regulatory permission under the umbrella of the Group;

r. must not use any language or practices that may be construed as offering any promise or guarantee of any trading gain or profits to any Introduced User or Qualified User;

s. must not engage in high pressure sales tactics or any unethical techniques with regard to any Introduced User or Qualified User and shall abide at all times by high ethical standards in its dealings with all Introduced Users and Qualified Users;

t. must not refer to Currency.com any prospective Introduced User which does not have interest in the services and/or products offered by Currency.com;

u. must ensure that all the information provided by it to Introduced Users and Qualified Users is true, fair and accurate;

v. must not state or imply that any of the information, content or data contained in the Affiliate's website or publishing location represents or reflects any views, advice or opinions of the Group;

w. must not be engaged, directly or indirectly, in any conduct that the Administrator, at its sole and absolute discretion, deems to be illegal, improper, unfair or otherwise adverse to the operation or reputation of Currency.com and/or the Administrator or detrimental to other users of the Platform, including without limitation:

engaging in any illegal activity of any type, including but not limited to displaying illegal content on the Channels or offering any illegal goods or services through the Channels;

operating an illegal business;

operating of the Channels that contain or promote content that is libelous, defamatory, obscene, abusive, violent, bigoted, hate-oriented, illegal, pornographic, related to illegal gambling or link to a website (websites) that contains or promotes such content;

placing links to the Platform to Spam or Unsolicited Promotions, banner networks, counters, guest books, IRC channels or through similar internet resources;

causing or enabling any transactions to be made that are not in good faith, including among others by means of any device, program, robot, hidden frames and redirects, and "bogus" traffic;

utilizing any variation, including any misspelling, modification, or derivative, of the Website's address or any of the Marks;

diluting, blurring or tarnishing the value of the Marks;

copy or resemble the look and feel of the Website's content nor create the impression that the Affiliate's website or publishing location is part of the Website;

use the Website as a display URL;

unauthorized use of any third party's intellectual property or breach the rules of third parties; or

3.3. In the event that the Affiliate violates the provisions of this Section 3 of the Agreement, the Administrator shall have the right, in addition to any other right or remedy available to it under this Agreement or any applicable law, to render the Tracking URLs assigned to such Affiliate inoperative and withhold the Affiliate Fee.

4. PROVISION OF INFORMATION

4.1. The Affiliate shall provide true, accurate and complete information to the Administrator as may be requested by the Administrator from time to time. The Affiliate acknowledges that it is aware that prior to receiving any Affiliate Fee the Affiliate must provide the Administrator with all the information that has been requested by the Administrator before payment of the Affiliate Fee.

In case of modification of any information included in the Affiliate Application the Affiliate must provide the modified information immediately after the date of its modification.

4.2. The Affiliate hereby expressly consents that the Administrator is entitled in whatever form and by whatever medium to disclose (to any third party) and/or process any information about the Affiliate, including (but not limited to), personal information, the Affiliate Fee, any issues with the Affiliate's performance of its obligations and responsibilities set out in this Agreement, where it is required to by the applicable law and/or in other cases at the Administrator's sole and absolute discretion. The Affiliate authorizes the Administrator or any persons acting on its behalf as well as Currency.com, to carry out identity and other checks of the Affiliate as the Administrator and/or Currency.com may deem necessary or desirable.

5. AFFILIATE FEE

5.1. The Affiliate Fee payable to the Affiliate shall be calculated in accordance with the Compensation Plan selected by, or assigned to the Affiliate. The amount of the Affiliate Fee shall be based solely and exclusively on the Administrator's data and calculations as specified in the Reports.

5.2. The amount of the Affiliate Fee is generated from the amount of the commissions/fees/spread (whichever applicable) actually paid to Currency.com by the Introduced User referred by the Affiliate within the term of this Agreement.

The amount of the Affiliate Fee is calculated by the Administrator unilaterally. The Administrator will apply market exchange rates when converting any fees/commissions or other payables by the Qualified User.

5.3. The Affiliate Fee shall be paid in US dollars (\$) or in another fiat currency or virtual assets, chosen by the Affiliate (if available, agreed by the Administrator and permissible in accordance with the Rules). The Affiliate can choose the fiat currency of the Affiliate Fee payment from the options offered by the Administrator. If the currency, chosen by the Affiliate, is not USD, the exact amount payable to the Affiliate will be determined by the Administrator according to the exchange rate of USD to the chosen fiat currency according to mid-market rates, available at <http://www.xe.com/currencytables/> as at the date preceding the date of payment.

5.4. The minimum withdrawable amount is 100 USD (in equivalent). Upon termination of this Agreement all available Affiliate's balance shall be returned to the Affiliate without limitation of the minimum amount, unless the Administrator withholds the Affiliate's balance in accordance with this Agreement.

5.5. The Affiliate Fee calculated in accordance with this Section 5 shall be paid after the deduction of withholding taxes (if applicable). It is the Affiliate's sole responsibility to comply with any tax laws that apply to the Affiliate Fee.

5.6. The Administrator shall track Qualified Users' activity for the purpose of calculating the Affiliate Fee and such information shall be available to the Affiliate in the Affiliate Section. The Administrator is entitled to automatically generate an invoice for the Affiliate Fee only for individuals. Legal entities should generate invoices on their own and provide them to the Administrator.

5.7. The Affiliate Fee shall be paid each month in a lump sum. The relevant payment shall be processed by the Administrator at the beginning of a month following the end of month in which the Services were provided and the Affiliate Fee – accrued. In the case that the Affiliate's balance at the end of a calendar month is less than 100 USD (in equivalent), such a balance shall be carried over to the following month, until it equals and/or exceeds 100 USD (in equivalent).

The Affiliate Fee shall be paid only upon completion of compliance and risk checks carried out by the Administrator or its agents/subcontractors.

The Affiliate Fee shall be paid by means of a bank transfer, an electronic payment system, or any other payment method(s) offered by the Administrator. For this purpose, the payment details provided by the Affiliate shall be used. The Affiliate must be the owner of the bank account, the rightful cardholder, or the owner of the e-wallet or the rightful owner of any other payment method used, the details of which are specified in the Affiliate Application. All charges and commissions imposed by intermediary or beneficiary banks, electronic payment systems or any other payment methods on the remittance of the Affiliate Fee, except for charges and commissions imposed by the Administrator's bank, shall be covered by the Affiliate.

5.8. Notwithstanding any other term and condition of this Agreement, the Administrator may, at its sole and absolute discretion, withhold, delay or deny payment of the Affiliate Fee in any of the following events:

- the Administrator has reason to suspect that the Affiliate's activity is not in compliance with any applicable Rules;

- the Administrator knows or has a reason to suspect that the Affiliate's activity is in breach of this Agreement;

- the Affiliate has failed to provide any information as may be requested by the Administrator or has provided misleading or incorrect information; and/or

- the Administrator suspects or has been notified by any third party of the alleged infringement of third parties' rights by the Affiliate or there is any infringement of third parties' rules or rights applicable to the Affiliate while performing its obligations under this Agreement.

5.9. Notwithstanding any other term or condition of this Agreement, in the event that any activity in the Affiliate's account, or in any account which appears to be controlled or managed by the Affiliate, is deemed suspicious by the Administrator in its sole determination, the Administrator may, at its sole and absolute discretion, delay payment of the Affiliate Fee to the Affiliate for up to one hundred and eighty (180) days in order to verify the suspicious activity. In the event that the Administrator determines that the Affiliate's activity generates Fraudulent Traffic, the Administrator shall recalculate or withhold the Affiliate Fee, at its sole and absolute discretion.

5.10. In the event that the Administrator determines that the Affiliate's activity constitutes illegal activity other than Fraudulent Traffic, including but not limited to fraudulent, deceptive, abusive or manipulative activity, the Administrator shall have the right, in addition to any other right or remedy available to it under this Agreement or applicable law, to render the Tracking

URLs assigned to such Affiliate inoperative and withhold the Affiliate Fee.

5.11. If the Affiliate disagrees with the Reports or amount payable, the Affiliate must not accept the payment for such amount, must immediately return it and send the Administrator a written notice of dispute. Notices of dispute must be received by the Administrator within ten (10) calendar days of the end of each calendar month for which the payment is made, or the Affiliate's right to dispute such Report or amount payable will be deemed waived and the Affiliate shall have no claims in regards to the amount payable. If the Parties do not arrive at a reconciliation in respect of the Reports or amount payable the Administrator's numbers or decisions shall govern the relations of the Parties. The acceptance of any payment from the Administrator by the Affiliate will be deemed full and final settlement of the Affiliate Fee due for the corresponding calendar month.

5.12. The Administrator may, at its sole and absolute discretion and in full compliance with the Rules, grant bonuses or other financial and/or non-financial incentives to the Affiliate (the "**Bonuses**"). The monetary Bonuses shall be paid together with, and according to the terms and conditions applied to the payment of the Affiliate Fee. Delivery of non-financial Bonuses (e.g., merchandise) shall be agreed on a case-by-case basis between the Administrator and the Affiliate.

6. COMPETITIVE MARKETING

6.1. The Affiliate is prohibited from marketing directly or indirectly to any prospective Introduced Users by using any of the following methods:

- a. on any internet search engine, display, or cost-per-impression advertising on which the Group promotes the Platform (such as Google, Facebook, etc) or any other online software, application, or other platform enabling online trading similar to and/or in competition with the Platform; or
- b. in any other manner which results in the Affiliate competing with the Group.

6.2. In the event that the Affiliate is in breach of the terms of Section 6.1 hereof, the Administrator shall have the right, in addition to any other right or remedy available hereunder or applicable law, to render the Tracking URLs assigned to such Affiliate inoperative and withhold the Affiliate Fee.

6.3. The Group is entitled at any time (directly or indirectly) to operate or contract with a provider that is similar to or compete with the Affiliate's Channels.

7. PROMOTIONAL ACTIVITIES OF THE AFFILIATE

7.1. The Affiliate is not allowed to issue any advertisement or distribute any promotional materials, whether on the Internet or otherwise, about the Group (except for Marketing Materials) without the Administrator's express prior written consent. In case such a consent is given, the said advertisement and promotional materials must be clear, fair and not misleading in accordance with the requirements of the Rules and are subject to pre-approval and ongoing monitoring by the Administrator.

The consent shall be considered to be given if there is a written confirmation from the authorized officer of the Administrator (affiliate manager).

7.2. The Administrator grants to the Affiliate a revocable, non-exclusive, royalty-free, non-transferable, non-assignable, non-sublicensable, worldwide limited license to display on the

Channels Marketing Materials and Marks for the sole purpose of performance of this Agreement. Except for those specified in the Affiliate Application, the Affiliate is not allowed to place Marketing Materials and/or Marks on the Channels unless the Affiliate has requested and received the prior written consent of the Administrator.

7.3. The Affiliate's use of Marketing Materials and/or Marks must comply with the Rules and the terms and conditions of this Agreement as well as with the guidelines and/or conditions set forth by the Administrator and/or Currency.com.

7.4. The Affiliate must not, without the prior written consent of the Administrator, market any Marketing Materials and/or Marks via email, search engine marketing, display advertising and/or cost-per-impression advertising.

7.5. Unless otherwise approved in advance in writing by the Administrator, the Affiliate must not modify or change the Marks in any way. No framing of any webpage of the Website by the Affiliate is permitted.

The Administrator may at any time request the Affiliate to amend any Marketing Materials or other promotional materials related to Currency.com on the Channels. The Affiliate must make all necessary amendments within three (3) business days from the date of the request.

Prior to the Affiliate's amendment of any Marketing Materials, the Affiliate must submit a sample to the Administrator for its review and approval. The amended Marketing Material may be used by the Affiliate only upon receiving the Administrator's express written approval, which may be granted or denied at the Administrator's sole and absolute discretion. In the event such approval is granted, the Affiliate agrees and hereby assigns and transfers to the Administrator, its successors, assignees, and/or nominees, all of Affiliate's right, title and interest to any Marketing Materials created and made by (or on behalf of) the Affiliate. The Administrator may require the Affiliate to disclose any URLs which have been used in respect of any Marketing Materials.

7.6. The Affiliate is prohibited to place Marketing Materials or any other promotional materials related to Currency.com on the Channels or use any media or medium which conform to any of the following criteria: (a) promote (including links to) sexually explicit or erotic materials, violence, or illegal activities, (b) promote discrimination based on race, sex, religion, nationality, disability, sexual orientation, or age, (c) manipulate keyword searches on portals and/or search engines that conflict with the Group, (d) violate the Group's intellectual property rights, (e) misspellings of the Currency.com's name in the Affiliate's domain names, (f) do not clearly make available an online privacy policy to visitors of its website, (g) are otherwise considered offensive or inappropriate, at the Administrator's sole and absolute discretion.

7.7. All Affiliate activities must be professional, proper and in full compliance with applicable Rules. The Affiliate will be solely responsible and liable for the content and manner of its activities while performing the Services hereunder. The Affiliate and the Channels it uses to perform the Services, shall not be engaged, directly or indirectly, in conduct that the Administrator, at its sole discretion, deems to be illegal, improper, unfair or otherwise adverse to the operation or reputation of Currency.com and/or the Administrator or detrimental to other users of the Platform and/or causing in any way the Group to be in breach and/or not compliant with applicable Rules. The Administrator shall have the right, without prejudice and in addition to any other right or remedy available to it under this Agreement or applicable law, to render the Tracking URLs assigned to such Affiliate violating the restriction or provisions of this Agreement as inoperative, and immediately block the Affiliate's access to the Affiliate Program, with no

compensation to such Affiliate. The Affiliate hereby irrevocably waives any claim or demand against the Group, its directors, officers, shareholders, employees in respect of such action taken by the Administrator.

7.8. In the event that the Affiliate places any promotional materials about Currency.com (including Marketing Materials) and/or Marks on any Channel except for those specified in the Affiliate Application, without the prior written consent of the Administrator and/or makes use of any amended Marketing Materials without receiving the express written approval from the Administrator, the Administrator shall have the right, in addition to any other right or remedy available to it under this Agreement or any applicable law, to render the Tracking URLs assigned to such Affiliate inoperative and withhold the Affiliate Fee.

7.9. Where an Affiliate is acting outside the scope of this Agreement, the Administrator is permitted to cease accepting referrals from the Affiliate and take appropriate measures against the Affiliate.

7.10. For the purposes of this Agreement and for the avoidance of doubt, where, in accordance with the Rules, it is necessary to obtain the consent/approval of Currency.com, the consent/approval of the Administrator shall be deemed to be equivalent to the consent/approval of Currency.com.

8. INTELLECTUAL PROPERTY RIGHTS AND DATA OWNERSHIP

8.1. Except as expressly permitted herein, nothing in this Agreement should be construed as granting to the Affiliate, by implication, estoppel or otherwise, any license or right to use any Marks as well as any copyrights, patents, trade secrets or other intellectual property owned by the Group.

The Affiliate must not assert the invalidity, unenforceability, or contest the ownership of any of the Marks, copyrights, patents, trade secrets or other intellectual property owned by the Group in any action or proceeding of whatever kind or nature, and shall not take any action that may prejudice the Group's rights in any Marks, copyrights, patents, trade secrets or other intellectual property owned by the Group.

8.2. The Group shall be the sole and exclusive owners of the database of names and contact information and any other data of all Introduced Users.

8.3. The Administrator is entitled to access information from or about visitors to the Channels and may use such information for any purpose at its sole and absolute discretion.

9. NO WARRANTIES. INDEMNIFICATION

9.1. The links, licenses and other rights that shall be provided to the Affiliate hereunder are provided by the Administrator "as is". To the fullest extent permitted under the applicable law, notwithstanding anything to the contrary, the Administrator disclaims all warranties, express or implied, including but not limited to warranties of non-infringement, merchantability and fitness for a particular purpose, with respect to the licenses, the Platform, the Website, links to the Website, or the Website and/or the Platform being accessible or free of errors, viruses or security threats. The Administrator does not warrant that financial and other results of performance of this Agreement will meet any Affiliate's specific requirements, inter alia, the Administrator does not guarantee that the Affiliate will earn any specific amount of the Affiliate Fee.

9.2. The Affiliate agrees to indemnify, defend and hold harmless the Administrator, Currency.com and/or the Group, their directors, officers, shareholders, employees, service providers and suppliers from and against any and all liability, claims, costs, expenses, injuries and losses, including legal fees and costs, arising directly or indirectly in connection with the Affiliate's breach of any Rules, any and all terms and conditions of this Agreement and/or applicable law, or out of any disputes between the Affiliate and any other party relating to this Agreement, the Services, the Platform, the Affiliate's activity or to services provided by Currency.com. The Administrator may deduct the amounts to be paid by the Affiliate in order to indemnify, defend and hold harmless the said persons from any outstanding Affiliate Fee due to the Affiliate and held by the Administrator and/or any other funds whatsoever due to the Affiliate and held by the Administrator.

10. LIMITATION OF LIABILITY

10.1. The Administrator shall not be liable for:

- a. any real loss, expense, cost or liability of any kind or nature suffered or incurred by the Affiliate unless such loss, expense, cost or liability of any kind or nature is suffered or incurred as a result of intended failure by the Administrator to fulfil its obligations under this Agreement;
- b. loss of benefit;
- c. moral damage.

10.2. In aggregate, the Administrator's liability to the Affiliate in any circumstances is limited to the greater of:

- a. the aggregate of the Affiliate fees paid by the Administrator to the Affiliate in the three (3) months prior to the act or omission giving rise to liability; or
- b. USD 300.00.

11. CONFIDENTIALITY

11.1. All confidential information (including, but not limited to, any business, technical, financial, and customer information) disclosed by the Administrator to the Affiliate will remain the sole property of the Administrator, Currency.com or the Group (as applicable). Without prejudice to the foregoing, confidential information will be treated as such provided that such information is not already in the public domain.

11.2. The Affiliate must keep confidential information in secret. Confidential information will only be disclosed by the Affiliate to any person in the following circumstances:

- a. where required by the applicable law (inter alia, if requested by any regulatory authority in respect of the Group);
- b. with prior written consent of the Administrator.

12. LIABILITY OF THE AFFILIATE

12.1. For any deviation or violation of the terms and conditions hereof, the Affiliate bears the full liability established by the Rules or any applicable law. Compensation payable or paid by the Affiliate to the Administrator for any losses (including lost profits) incurred as a result of the Affiliate's activity under this Agreement does not exempt the Affiliate from performing other actions stipulated by or necessary under this Agreement to eliminate violations, or perform other obligations.

12.2. If any activity of the Affiliate, which arises out or relates to negotiation, execution or

performance of this Agreement, conducted either in good faith, or not, either directly permitted hereunder or not, will cause any damage (including, but not limited to financial or reputational damage) and/or result in direct or consequential loss of any kind to the Administrator, Currency.com, the Group and/or their respective clients, the Affiliate shall be liable for any such damage and/or loss to business, properties, liabilities (actual or contingent), standing (financial or otherwise) of such affected party and shall reimburse the affected party to the greatest extent permitted by law, without undue delay upon notification by the Administrator.

13. MODIFICATIONS

The Administrator is entitled to unilaterally modify this Agreement at any time and at its sole and absolute discretion by providing the Affiliate with a relevant notification by email. The changes will become effective in five (5) Business Days after the said notification has been sent by the Administrator.

14. TERM AND TERMINATION

14.1. This Agreement will take effect when the Affiliate indicates its acceptance of this Agreement on the sign up form, in Affiliate's account or confirms acceptance by email and shall continue until terminated in accordance with the terms hereof.

The Administrator may terminate this Agreement at any time, with or without cause, by giving the Affiliate a three (3) Business Days prior written notice by email (or by posting a notice on the Affiliate Section if the Administrator terminates this Agreement with all of its affiliates), except in the case where an immediate notice or a shorter notice is required to be provided by applicable law (due to the fact that the Group is subject to the Rules) or if the Affiliate violated any of the terms and conditions of this Agreement, in which case termination will be effective immediately. The Affiliate may terminate this Agreement at any time, with or without cause, by giving the Administrator ten (10) Business Days prior written notice (such written notice may be provided by facsimile or email).

14.2. Upon termination of this Agreement, the Affiliate shall no longer be entitled to receive any Affiliate Fee.

14.3. If the Affiliate does not introduce new Qualified Users during any 3-month period within the term of the Agreement, the latter may be terminated by the Administrator on its own discretion.

14.4. Upon termination of this Agreement, the Affiliate must cease use of, and remove from the Channels, all Marks, Banners and Text Links and other Marketing Materials or other promotional materials related to Currency.com at the date of termination. The Affiliate shall pay the Administrator EUR 150.00 for each day such Marks, Banners and Text Links and other Marketing Materials are not removed from the Channels by the Affiliate. Any domain which contains any of the Marks must be immediately returned or transferred to the Administrator, at the Affiliate's cost, upon termination of this Agreement. The Affiliate shall pay the Administrator EUR 1,500.00 for each day such domain is not returned or transferred to the Administrator.

15. MISCELLANEOUS PROVISIONS

15.1. In this Agreement a reference to writing or written includes email.

15.2. This Agreement comprises the entire agreement between the Administrator and the

Affiliate, supersedes all prior oral and written agreements pertaining to the subject-matter of this Agreement.

15.3. The Administrator and the Affiliate are independent of each other, and nothing in this Agreement creates any partnership, joint venture or agency relationship between them, grants to the Affiliate authority to make any representations and / or warranties on the Administrator's behalf or make public any information regarding the Administrator.

15.4. The Affiliate consents to the Administrator sending, and receiving, by means of telephone, SMS or email, communications containing newsletters, notifications and any other content of a commercial nature relating to this Agreement. The Affiliate acknowledges that the Administrator does not have to obtain the Affiliate's prior consent before sending such communications to the Affiliate.

15.5. If any term of this Agreement is or becomes invalid, illegal or unenforceable in any jurisdiction such provision shall not affect the validity and enforceability of the remainder of this Agreement.

15.6. The Administrator's failure to exercise or enforce any right or term of this Agreement shall not constitute a waiver of such right or term.

15.7. This Agreement and the Affiliate's obligations may not be assigned by the Affiliate without the prior written consent of the Administrator. The Administrator may assign this Agreement to any party at any time.

15.8. The relations of the Parties under this Agreement shall be governed by the law of England and Wales.

15.9. Any dispute arising out of or in connection with this Agreement, including any question regarding its existence, validity or termination, shall be referred to and finally resolved by arbitration under the London Court of International Arbitration Rules that are deemed to be incorporated by reference into this clause. The number of arbitrators shall be one (1) - a sole arbitrator. The seat, or legal place, of arbitration shall be London (England). The language to be used in the arbitral proceedings shall be English. The governing law of the contract shall be the substantive law of England and Wales.

APPENDIX 1 TO THE AFFILIATE AGREEMENT

In order to be approved for participation in the Affiliate Program, the Affiliate shall provide the following documents and information:

1. For individuals:

- 1.1. copy of a valid government-issued photo ID (e.g., passport, ID card or driving license);
- 1.2. full name;
- 1.3. contact information (telephone, email, etc.);
- 1.4. website(s) or other media channels used by the prospective affiliate;
- 1.5. bank details for Affiliate Fee remittances, including: name of bank account, bank account number and sort code or IBAN, bank name and address;
- 1.6. proof of address, e.g. utility bill, bank statement, residence certificate, credit/debit bank statements, tax statements or local authority tax bill (not older than 6 months from the date of the Affiliate Application) showing the name and address of the applicant).

2. For legal entities:

- 2.1. full legal name;
- 2.2. company number;
- 2.3. country of registration;
- 2.4. certificate of incorporation/registration;
- 2.5. Memorandum and Articles of Association;
- 2.6. recent list of shareholders;
- 2.7. registered office address and actual business address, if different;
- 2.8. bank details for the Affiliate Fee remittances, including: name on bank account, bank account number and sort code or IBAN, bank name and address;
- 2.9. names and copies of valid photo IDs of director(s) and of beneficial owner(s) owning 25% or more of the share capital or other individuals exercising significant control over the company.

All copies of documents shall be of good quality, allowing all of the text and information from the document to be clearly readable.

The Administrator has the right to request additional documents and/or information from the Affiliate at any time.

APPENDIX 2 TO THE AFFILIATE AGREEMENT

PRIVACY NOTICE

Currency Dot Com UK Limited (“**we**”, the “**Administrator**”) is responsible for the protection of privacy and the safeguarding of your personal data. Your privacy is important to us.

This Privacy Notice outlines how we manage the personal data we collect from you through your interaction with us on social media or your other dealings with us. We process your personal data as well as other relevant natural persons as part of our business relationship.

Consent

Whenever we collect and process your personal data we do this as a data controller and with your explicit consent and for legitimate purposes.

BY ACCEPTING THIS PRIVACY NOTICE YOU HAVE GIVEN US AN EXPLICIT CONSENT FOR THE ACTION WITH YOUR PERSONAL DATA AS DETERMINED IN THIS PRIVACY NOTICE.

Collection & Usage of Personal Information

We may collect various types of personal data about you, including:

- (i) contact and identity data, particularly mentioned in Appendix 1 to the Affiliate Agreement (e.g. First name, Last name, date of birth, address, e-mail, phone number);
- (ii) your function (e.g. title, position and name of company);
- (iii) social and financial data (e.g. bank account details, tax identification number);
- (iv) your electronic identification (tracking) data where required for anti-fraud reasons or for the purpose of delivering services (e.g. login, passwords, picture, Device ID, IP address, online identifiers/cookies, logs); and
- (v) communication recording (recordings of emails, chats, phone calls).

The Administrator may also collect certain demographic information, including education, occupation, etc. We neither collect nor process any sensitive data, including data concerning racial or ethnic origin, political convictions, religious or philosophical beliefs, participation in a body, association or a trade union, health, personal life, as well as data relevant to criminal prosecutions or convictions.

We may collect information in a form that does not, on its own, allow to identify any specific individual (i.e. not personally identifiable information), including such information as language, zip code, area code, location, and the time zone. We may collect, use, transfer, and disclose such not personally identifiable information for whatever legal purpose this information may serve as long as it is not traceable to the original owner and therefore not categorised as personal data.

The Administrator may collect the necessary personal data for any legitimate purpose related to our business relations according to the Affiliate Agreement. We always process your personal data for a specific purpose and only process the personal data which is relevant to achieve that purpose.

We will only process your personal data if:

- (i) we have obtained your prior consent;
- (ii) the processing is necessary to perform our contractual obligations towards you or to take pre-contractual steps;
- (iii) the processing is necessary to comply with our legal or regulatory obligations and/or legal or regulatory obligations of the Group; or
- (iv) the processing is necessary for our legitimate interests and does not unduly affect your interests or fundamental rights and freedoms.

The Administrator also collects the necessary information to ensure its compliance with the applicable laws and regulations.

Protection of Personal Information

Any personal information provided by you to the Administrator will be treated as confidential and shared only within the Group and will only be disclosed to a third party taking in account the principle of data minimisation (only the necessary info) or under any regulatory or legal proceedings. In case such disclosure is required to be made by law and/or any regulatory authority, it will be made on a 'need-to-know' basis, unless otherwise instructed by the law and/or regulatory authority. Under such circumstances, the Administrator will expressly inform the third party of the confidential nature of the information.

Group, Partners and Non-Affiliated Third Parties

The Administrator may share information within the Group, partners and non-affiliated third parties in the event such information is reasonably required by the relevant party for purposes related to the Affiliate Program. In case any information is shared we will do so in full compliance with the applicable data protection regulations.

Your personal information may be passed on to the Group, our partners or non-affiliated third parties particularly where

- (i) required by law or obligatory (e.g., within the scope of a tax audit by the tax authorities or as part of efforts to prevent money laundering);
- (ii) it may be necessary to pass on your personal information in order to protect your interests or our interests or to fulfil our contractual obligations;
- (iii) we integrate external service providers into our internal processes.

Your personal data can be accessed by or transferred particularly to the following categories of recipients:

- (i) our personnel (including personnel, departments or other companies of the Group);
- (ii) our independent agents;
- (iii) our other suppliers and services providers that provide services and products to us (e.g. payment service providers, banks, customer support and marketing services providers);
- (iv) our IT systems providers, cloud service providers, database providers and consultants;
- (v) any third party to whom we assign or novate any of our rights or obligations.

All the mentioned parties only get the minimum amount of personal data they need for their specific purposes related to the Affiliate Program.

All the parties with which the Administrator shares personal information are required to protect such personal information in accordance with all relevant laws & regulations and in a manner similar to the way the Administrator protects the same. The Administrator will not share personal information with third parties which are considered as not being able to secure the required level of protection.

The personal data we collect from you may be processed, accessed or stored in a country outside the UK, which may not offer the same level of protection of personal data.

If we transfer your personal data to external companies in other jurisdictions, we will make sure to protect your personal data by

- (i) applying the level of protection required under the local data protection/privacy laws applicable to the UK,
- (ii) acting in accordance with our policies and standards and,
- (iii) for entities located in the European Economic Area, unless otherwise specified, only transferring your personal data on the basis of standard contractual clauses approved by the European Commission.

Contacting Affiliates

From time to time the Administrator may contact you by email or other applicable means of communication and we may keep a record of such communications for lawful and legitimate business purposes. The relevant records will be our sole property and you accept that they will constitute evidence of the communications between us and will be kept for as long as necessary to reach the purposes they were initially made for.

Storage

We store the gathered personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, accounting or reporting requirements relating to the Administrator/Currency.com. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you.

Your Rights

You have a number of legal rights in relation to the personal data that we hold about you. These rights include:

- (1) the right to unconditionally withdraw your consent to the collection, processing, storage and use of personal information by the Administrator at any time. You are also allowed to partially give consent to specific collection, processing and storage of personal data. However, please note that we may still be entitled to process your personal data if we have another legitimate reason (other than consent) for doing so;

- (2) the right to request that we erase your personal data in certain circumstances. However, please note that there may be circumstances in which you ask us to erase your personal data but we are legally entitled to retain it;
- (3) the right to rectify your personal details on your request;
- (4) the right to object to processing after giving the Company consent to collect, process and store your personal data. This may result in ending the business relationship with us. Again, there may be circumstances where you object to, or ask us to restrict, our processing of your personal data but we are legally entitled to either continue processing your personal data and / or to refuse that request;
- (5) the right to know about own personal information collected, how it's used and shared as well as obtain information regarding the processing of your personal data and access to the personal data which we hold about you;
- (6) in some circumstances, the right to receive some personal data in a structured, commonly used and machine-readable format and/or request that we transmit those data to a third party where this is technically feasible. Please note that this right only applies to personal data which you have provided to us;
- (7) The right to non-discrimination for exercising personal data protection rights;
- (8) the right to lodge a complaint with the data protection regulator (Information Commissioner's Office: <https://ico.org.uk>) or another relevant jurisdiction regulator in accordance with the data protection applicable Rules, if you think that any of your rights have been infringed by us.

Privacy Policy Updates and Contact

The Administrator may update this Privacy Notice from time to time. In the event the Administrator materially changes this Privacy Notice including how it collects, processes or uses your personal information, you will be notified as provided for in Section 13 of the Affiliate Agreement.

The Administrator encourages you to periodically review this Privacy Notice so that you are always aware of what information the Administrator collects, how it uses it and to whom it may disclose it, in accordance with the provisions of this Privacy Notice.

Should you have any further questions in relation to the processing of your personal data, we invite you to contact privacy@currency.com.