

TERMS & CONDITIONS



L I O N D O M



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1. OVERVIEW

Digital Wires EooD, a regulated crypto exchange company by The Bulgarian National Revenue Agency under registration number 207619733 and License number BB-217 for provision of crypto exchange and wallet services, specializes in secure digital-to-FIAT currency conversions. Serving as a dedicated transaction facilitator, we offer businesses a streamlined platform to accept crypto payments in major coins and exchange them into Fiat, Coins, or StableCoins. Our commitment is to provide a secure, efficient, and cost-effective solution for businesses navigating the cryptocurrency landscape.

The following Terms and Conditions shall govern the use of Liondom's online website, <http://www.liondom.com/>, as well as any services provided by the Company.

You can contact Liondom at E-mail: support@Liondom.com, Address: 9 Anna Ahmatova Str, Sofia, 1729, Bulgaria.

This General Service Agreement, including its supplements, governs your use of the Services provided by Liondom.

Before consenting to this agreement, it is essential to thoroughly read and understand its contents, as it establishes the legally binding connection between you and Liondom. Your engagement with any services outlined in this General Payment Service Agreement and its supplementary documents indicates your acceptance and commitment to abide by the specified terms.

By availing yourself of any Liondom services, you acknowledge your awareness of the associated risks with activities involving digital currencies, tokens, and derivatives. To the maximum extent allowed by mandatory provisions of applicable law, you absolve Liondom.com of any liability related to your use of the provided services.

Please note that various terms in this General Service Agreement have defined meanings, which are set out in clause 2.5 "Definitions."

Conditions of separate Services provided by Liondom are set in separate agreements for specific Services, which prevail over other provisions of this General Payment Service Agreement.

This General Payment Service Agreement is concluded with you in English language, which will be the main communication language between the parties (unless otherwise provided).



2. OVERVIEW AND GENERAL TERMS

- 2.1. This General Payment Service Agreement for Clients (the "Agreement") is established between Liondom and the Client.
- 2.2. Purpose of the Agreement: The Agreement delineates the fundamental terms and conditions that govern the relationship between the Client and Liondom when the Client becomes registered in the System, an Account is established, and Liondom account operations are conducted under the Client's name, utilizing the Services offered by Liondom.
- 2.3. Specific Services, outlined in the Supplements to the Agreement, form an integral part of this Agreement. These Supplements become applicable to the Client once they have been acquainted with the Supplement's terms and commence utilizing the respective services. The terms specified in the Supplements take precedence over other provisions in the Agreement. When additional identity verification is necessary or if additional documents are required from the Client for new Services, these Services will only be activated upon the completion of the actions specified by Liondom.
- 2.4. The Agreement holds significant importance and should be diligently reviewed by the Client before their registration in the System, opening of an Account, and utilization of Liondom Services. We urge you to carefully examine the Agreement's terms prior to agreeing with them.
- 2.5. Definitions:
 - Account – The outcome of registration in the System, housing personal data of the registered Client, and assigning a login name while defining the Client's rights within the System.
 - Agreement – A pact between the Client and Liondom, encompassing this general payment services agreement and all other Supplements referenced within the general payment services agreement or included as part of the information on Liondom's websites.
 - AML – Anti-money laundering and terrorist financing, as stipulated in the Bulgarian laws on the Prevention of Money Laundering and Terrorist Financing.
 - Business day – A day when Liondom provides its Services, as determined by Liondom. Typically, business days align with calendar days, excluding Saturdays, Sundays, and official holidays as specified by the legal acts of Bulgaria, during which banking operations are ordinarily conducted in Bulgaria. Liondom may establish distinct business days for various Services and will communicate these to the Client.



- Client - Encompasses (i) a legal entity, (ii) a natural person operating under individual business/freelance certification, (iii) or an entity that lacks the legal person status yet functions in such a capacity. A Business Client must consistently operate for purposes linked to trade, business, craft, or profession to qualify. Legal entities seeking to register an account must appoint a representative who is an individual aged 18 years or older, possessing adequate capacity and authority to accept these terms. The user confirms that their or their institution's utilization of Liondom Services adheres to all applicable laws and regulations without violation.
- Client's representative – A natural person duly authorized to represent the Client. Liondom reviews the validity of representation before establishing a business relationship with the Client.
- Client identification – The process of verifying the Client's identity according to Liondom's internal procedures.
- Commission fee – A fee levied by Liondom for the provision of Services.
- Digital currency – A digital or virtual form of currency that uses cryptography for security and operates on decentralized networks.
- Liondom account (Liondom e-wallet) – A payment account established in the System in the Client's name, utilized for executing Payment operations.
- Payment transaction – A Payment order involving the transfer of cryptocurrency from the Client's Liondom account or wallet to a Recipient's payment account (resulting in the exchange of the cryptocurrency to FIAT).
- Personal data – Information connected to a natural person whose identity can be directly or indirectly determined using specific features.
- Pricing list – A roster of Commission fees and charges applicable to the Agreement and Services, as subject to Liondom's amendments over time. This list is available on Liondom's website.
- PSP – A legally licensed payment service provider, including banks, credit institutions, electronic money or payment institutions, etc.
- Recipient – A natural or legal person specified as the recipient in a Payment order.



- Services – Liondom's services encompassing the opening and maintenance of Liondom accounts, provision of digital currency to fiat exchange services and digital currency wallet services, Payment services, and related services like currency conversion.
- Security credentials – Any Client-generated password in the System, or OTP code provided by Liondom, granting access to the Liondom account or the initiation, management, and confirmation of Services provided by Liondom, as well as the initiation, authorization, execution, confirmation, and reception of Payment orders.
- Supplement – An agreement between Liondom and the Client concerning the provision and utilization of specific Services provided by Liondom. Supplements may take the form of agreements, rules, declarations, plans, or other formats, and are integral components of the Agreement.
- System – A software solution available on Liondom's website, developed by Liondom for delivering Services.
- Unique identifier – A combination of letters, numbers, or symbols issued by Liondom to identify a payment service user and their payment account unequivocally, enabling payment transactions. In the context of this Agreement, unique identifiers could include account IDs, IBANs, IBANs and BICs, or bank account numbers and BICs, among others.
- Questionnaire – A form presented to the Client periodically to establish and maintain a business relationship between the Client and Liondom.

3. REGISTRATION AND ACCOUNT CREATION PROCESS

- 3.1. To start using Liondom's Services, the Client must register in the System. This Agreement becomes effective upon the completion of the Client's registration in the System and remains valid indefinitely unless terminated according to the outlined provisions.
- 3.2. To register in the System and open an Account with Liondom, the Client must complete the Questionnaire and provide all requested information and documents specified in the Questionnaire.
- 3.3. The Client's registration and Account creation are finalized only after meeting the following conditions:
 - The Client provides all information and documents required for KYC/AML due diligence, risk assessment, and compliance with Liondom's risk tolerance.



- The Client accepts the terms and conditions of the Agreement in English, demonstrating understanding and consent.
- The Client verifies the accuracy of provided data and promptly updates it if necessary.
- The Client confirms possessing the legal capacity for the relationship with Liondom.

3.4. Upon registration, the Client understands:

- Maintaining only one Account is allowed, and creating multiple Accounts requires Liondom's approval.
- Providing accurate data during registration is mandatory, and discrepancies must be reported promptly.
- The Account is strictly personal to the Client, and losses due to invalid data submission will be borne by the Client.
- Familiarity with Liondom's Pricing list is crucial.
- Liondom may request additional information and documents, and failure to provide them may result in suspension or termination.

3.5. Liondom retains the following rights regarding registration:

- The right to request necessary data/documents for identification and Account establishment.
- The right to request original or notarized copies of documents, as well as translations at the Client's cost.
- The right to refuse new Account openings based on confidential grounds.

3.6. Upon completing registration, an Account is established.

3.7. The Client must verify the Account for Liondom to initiate or continue Service provision. Verification is conducted as specified in the Agreement.

3.8. Notifications regarding Account status and Service updates are sent to the Client's provided email address.



- 3.9. Both Parties acknowledge that Clients may electronically validate documents using qualified e-signatures.

4. PRICING OF LIONDOM'S SERVICES

- 4.1. The Pricing list, accessible on Liondom's website, details applicable fees. Extra fees may apply and will be outlined in the Supplement specific to particular Services.

5. GUIDELINES FOR DIGITAL CURRENCY EXCHANGE

- 5.1. Liondom's provision of Services encompasses providing digital currency to fiat exchange services and digital currency wallet services, conducting Payment Service Provider operations, and offering other services linked to Liondom accounts.
- 5.2. Liondom has the authority to make changes to the scope, availability, and terms of its Services. Such modifications will be communicated to Clients in accordance with the procedures outlined in Clause 12 of this Agreement.
- 5.3. Payment orders can be executed by the Client through Liondom's System. Clients must follow the instructions outlined in the System for initiating Payment orders.
- 5.4. The Client understands and agrees that Liondom may, as necessary, act upon Payment orders and execute Payment orders without seeking additional consent from the Client. The Client's submission of a Payment order via the System is considered explicit authorization for Liondom to perform the corresponding Payment order.
- 5.5. The Client acknowledges that the execution of Payment orders is subject to Liondom's internal processes and procedures. Liondom may process Payment orders based on business days and cut-off times, which can vary for different Services.
- 5.6. Liondom will use its applicable exchange rate to convert the currency. This rate is made available to Clients in the System before executing the Payment operation. The exchange rate determined based on the [coinsmarketcap.com](https://www.coinsmarketcap.com) service and updated every 3 minutes, plus the Liondom commission which will be agreed upon and stated clearly in the Clients Agreement.
- 5.7. Liondom reserves the right to delay or refuse the execution of Payment orders if:
- The Account lacks sufficient electronic money to cover the Payment order amount and fees.



- The Payment order contravenes Liondom's internal risk management and security policies.
- The Client fails to provide requested additional information/documents, or Liondom requires further verification.

- 5.8. The Client recognizes that Payment orders may be subject to diverse regulatory requirements and sanctions, and Liondom will adhere to these regulations and sanctions. Liondom reserves the right to suspend or conclude Payment operations if they are deemed suspicious, illegal, or contrary to Liondom's risk management principles.
- 5.9. Liondom reserves the right to observe Payment operations and Account activity to ensure compliance with this Agreement and relevant laws. In the event of detecting suspicious or uncommon activities, Liondom may conduct additional investigations, temporarily suspend Services, or report such activities to the appropriate authorities.
- 5.10. The Client acknowledges that Liondom's delivery of Services and handling of Payment operations rely on third-party service providers, including banks and payment networks. Any delays, interruptions, or errors arising from these third parties are outside of Liondom's influence, and Liondom is not responsible for any consequent damages or losses.
- 5.11. The Client understands that Liondom is not responsible for the possible loss of cryptocurrencies, tokens, and vouchers in the event of factors beyond the control of the website owner, such as force majeure, hardware failures, errors found in the cryptocurrency or token system, actions, or negligence of third parties affecting the operation of the Website.
- 5.12. The Client must ensure the accuracy of Payment order details before submission. Liondom will process Payment orders based on the provided details, and any errors or inaccuracies are the Client's responsibility.
- 5.13. Liondom has the authority to share information about Payment orders with relevant authorities, such as financial intelligence units, regulators, and law enforcement agencies, as mandated by applicable laws.
- 5.14. The Client is accountable for ensuring that its utilization of Liondom's Services and execution of Payment orders adhere to all applicable laws, regulations, and contractual obligations.

6. COURSE OF THE TRANSACTION

- 6.1. The Clients specify Digital Currency quantity in FIAT when submitting a Payment order.



- 6.2. Due to Digital Currencies' volatile value, final Payment Order verification occurs upon transferring the specified Digital Currency units to Liondom's account.
- 6.3. The main page of the website displays Digital Currency values based on market rates, subject to change at the time of fund transfer.
- 6.4. Services are immediately provided upon Payment approval, and withdrawal from a completed Payment order is not permitted. The right to withdraw from a contract concluded at a distance does not apply to the Client if Liondom performed the service in full with the express consent of the consumer, who was informed before the start of the service that after the performance by the entrepreneur will lose the right to withdraw from the contract.
- 6.5. Purchased Digital currencies are promptly transferred to the Clients Wallet.
- 6.6. Liondom, payment intermediaries and banks employ security measures for transaction efficiency and fund protection, finalized within no later than one business day after the transaction order.

7. RECEIPT OF PAYMENT ORDERS, CRITERIA FOR PAYMENT ORDER EXECUTION, AND DECLINATION GUIDELINES

7.1. Proper Execution of Payment Orders:

Liondom commits to ensuring the accurate and proper execution of Payment orders initiated by the Client, in accordance with the terms and conditions established herein, as well as the legal requirements applicable.

7.2. Criteria for Payment Order Execution

Liondom will proceed to execute a Payment order if the following criteria are met:

- The Payment order contains all necessary information as required by Liondom and is created in compliance with the specifications stipulated in the System, valid at the time of submitting the Payment order.
- The Payment order has been authorized by the Client.

7.3. Clear and Executable Payment Orders:

The Client is responsible for submitting clear and unambiguous Payment orders that are executable. Liondom is not liable for errors, discrepancies, repetitions, or contradictions in the



submitted Payment orders, including the accuracy of details. If a Payment order is incomplete or has deficiencies, Liondom may decline execution or proceed based on the provided information.

7.4. Verification and Additional Documentation:

Prior to executing a Client-initiated Payment order, Liondom may seek additional documents to verify the legal source of funds in accordance with its AML Policy and relevant Anti-Money Laundering regulations. Failure to provide these documents gives Liondom the right to decline Payment order execution, suspend other Services, or request further documentation. Liondom is not liable for losses arising from the refusal to execute a Payment order due to missing documentation.

7.5. Validation of Submitted Documents:

If the documents provided by the Client do not meet the standards set by legal regulations or Liondom, or if there are reasonable doubts about their authenticity or accuracy, Liondom has the right to reject the execution of Client-submitted Payment orders. Additionally, Liondom may suspend other services and request additional documentation. Liondom is not responsible for losses resulting from the refusal to execute a Payment order under these circumstances.

7.6. Internet Payment Order Requirements:

- To execute an online Payment order, the Client needs to fill out a Payment order within the System and electronically confirm their consent to execute the order using the provided Security credentials.
- Once a Payment order is submitted within the System, cancellation is not possible after the execution of the Payment order has commenced. The status of the Payment order and its cancellation options are visible within the Account.
- If a Payment order is inaccurately filled out, it will not be executed unless (i) Liondom has already executed it based on the Client's data or (ii) Liondom has initiated a correction or verification process to ensure the accuracy of the information for Payment order execution.

7.7. Unique Identifier for Recipient Payment Orders:

When Liondom receives a Payment order for transferring funds to the Recipient's payment account, the Payment order is conducted based on the provided Unique identifier within the received Payment order. The Unique identifier corresponds to the Recipient's payment account number in IBAN format. Liondom bears no responsibility if the Unique identifier is absent or inaccurate. If Liondom has executed the Payment order based on the Client's data, it is



considered that Liondom has fulfilled its obligations and will not refund the transferred amount to the Client.

7.8. Verification of Unique Identifier for Recipient Payment Orders:

Liondom has the right, though not an obligation, to verify if the Unique identifier in a received Payment order matches the name and title (if applicable) of the payment account owner. However, if Liondom has executed a Payment order based on the Client's provided data (e.g. incorrect Unique identifier), Liondom is committed to taking reasonable steps to trace the Payment order and attempt to recover the funds. If recovery efforts fail, upon the Client's request, Liondom will provide available information to assist the Client in legal action to retrieve the funds, including initiating legal proceedings.

7.9. Additional Information for Payment Order Execution:

Should the need arise or as requested by authorities in other jurisdictions, Liondom reserves the right to ask for supplementary information (e.g. the Recipient's name and title, a payment code) necessary for the accurate execution of the Payment order.

7.10. Calculation of Payment Order Reception Time:

If the Client is the Payer, the Payment order is deemed received by Liondom on the day of its receipt. If the time of receipt falls outside of Liondom's Business Day, the Payment order is considered received on the next Business Day of Liondom.

7.11. Calculation of Business Day Receptions:

If Liondom receives a Payment order on one of its Business Days, but during non-business hours as stipulated by Liondom, the order is considered received on the nearest following Business Day of Liondom.

7.12. Execution Timeframes for Payment Orders:

- Payment orders involving transactions between Liondom System users are executed promptly, often within minutes (unless suspended due to circumstances outlined in legal acts and this Agreement), irrespective of Liondom's business hours.
- Payment orders within the EU/EEA using the SEPA transfer scheme are executed within 1 Business Day, provided the Payment order complies with applicable legal acts and the Agreement, during Liondom's business hours.



- Payment orders within the EU/EEA but not denominated in EUR are executed within a maximum of 4 Business days, unless suspended due to legal or Agreement-based circumstances, regardless of Liondom's business hours.
- Payment orders involving destinations outside of the EU/EEA or within the EU/EEA but not denominated in EUR are executed within a maximum of 5 Business days, unless suspended due to legal or Agreement-based reasons. The Client can inquire with Liondom to obtain further information about probable execution timeframes for specific Payment orders.

7.13. Situations Warranting Refusal of Payment Orders:

- Liondom reserves the right to decline the execution of a Payment order under the following circumstances:
- Incorrect completion of the Payment order (e.g. incorrect Unique identifier for the Recipient, incorrect requisites).
- Reasonable doubt regarding the true originator of the Payment order.
- Suspicion of fraudulent or illegal intent behind the Payment order.
- Failure to provide requested additional documents (as specified in Clause 7.4).
- Non-compliance of the Payment order with Liondom's risk appetite.
- Other cases outlined in the Agreement and applicable legal acts.

7.14. Liondom's Measures for Tracking Payment Orders:

In situations described in Clauses 7.13 Liondom retains the right to:

- Request the Client to submit a new Payment order with correct information.
- Request the Client to provide additional confirmation for the submitted Payment order.
- Request documents verifying the rights of individuals to manage funds in the Liondom account or other documents specified by Liondom, at the Client's expense. In all cases, Liondom acts to safeguard the Client's legal interests, and as such, it does not assume responsibility for losses resulting from the refusal to execute a Payment order.



7.15. Suspension or Termination of Payment Execution:

Liondom reserves the right to suspend, cancel, reject payments, or freeze funds for internal investigations in cases where potential overlaps with OFAC Economic Sanctions Program, EU Sanctions list, FATF, UK/HMT Sanctions & OFSI, UN Consolidated Sanctions List, US/US Treasury Sanction Lists, and any other lists as Liondom deems necessary.

7.16. Execution of Payment Orders on Restricted Accounts:

Liondom shall not accept or execute Payment orders on the Client's account if the funds within the account are frozen, the Client's right to manage the funds is legally limited, or operations are suspended in accordance with applicable legal acts.

7.17. Return of Funds due to Payment Order Errors:

If funds transferred pursuant to a Payment order are returned to Liondom due to reasons beyond Liondom's control (e.g., inaccuracies in the Payment order, closure of the Recipient's payment account), the refunded amount shall be credited to the Client's account. Commission fees paid by the Client for the Payment order execution are non-refundable, and any other fees related to fund returns may be deducted from the Client's Liondom account.

7.18. Handling Mistakenly Credited Funds:

In the event that the Client receives funds mistakenly credited to their Liondom account or due to circumstances without legal basis, the Client is obligated to promptly notify Liondom. The Client does not have the authority to utilize funds that are not rightfully theirs. In such instances, Liondom reserves the right, and the Client provides irrevocable consent, to deduct the wrongly credited funds from the Client's Liondom account without the need for a Payment order. If the Client's Liondom account lacks sufficient funds to cover the wrongly credited amount, the Client commits to repaying Liondom the erroneously credited funds within 3 Business days of receiving a request from Liondom.

7.19. Standard and Urgent Payment Transfers:

Payment transfers may be categorized as standard or urgent. The Client has the choice to select the mode of Payment transfer when submitting the Payment order. If no selection is made, the Client is deemed to have initiated a standard Payment transfer.



7.20. Providing Accurate Information to Payers:

When the Client is the intended Recipient of funds, they are responsible for furnishing detailed and accurate information to Liondom to ensure that Payment orders executed by Liondom align with the instructions outlined in the System and currently valid for the transfer.

7.21. Returns due to Payer Errors:

If Liondom receives a Payment order directed to the Recipient but cannot credit the funds specified in the Payment order to the Recipient's account due to errors made by the Payer, Liondom shall refund the funds to the Payer within 2 Business days.

7.22. Unresolved Payment Orders:

If Liondom receives a Payment order that cannot be executed due to errors or insufficiency of information, and neither Liondom nor the Recipient contacts Liondom to clarify the Payment order, Liondom communicates with the Payer to rectify the information.

7.23. Return of Unresolved Payment Orders:

If it is not feasible for tracing the Payment order or for other circumstances necessitating accurate information about the Payment order, the funds mentioned within the Payment order are retained in Liondom's safeguarding account for a maximum period of 2 Business days before being refunded to the Payer. This process is enacted unless timely, accurate information is received that would permit the Payment order to be credited to the Recipient's account.

7.24. Suspension due to OFAC Economic Sanctions:

Liondom reserves the right to suspend, cancel, reject payments, or freeze funds if Liondom identifies possible overlaps with OFAC Economic Sanctions Program, EU Sanctions list, FATF, UK/HMT Sanctions & OFSI, UN Consolidated Sanctions List, US/US Treasury Sanction Lists and any other lists as Liondom deems necessary.

7.25. Record Keeping and Consent:

Liondom reserves the right to record and retain any Payment orders submitted by the Client through agreed-upon means, as well as to record and store information concerning all Payment operations executed based on the Client's Payment orders. This recording and storing of information is subject to Liondom's Privacy Policy and relevant legal regulations. The records mentioned in this Clause may be furnished by Liondom to the Client and/or third parties entitled to receive such information as evidence confirming the submission and execution of Payment orders.



8. CONSENT PROVISION AND WITHDRAWAL, PAYMENT ORDER CANCELLATION

8.1. Consent and Authorization:

The Payment order is considered authorized only if the Client provides consent. Consent should be confirmed by Security credentials, codes, and/or other identity verification means. In all cases stipulated in this Clause, the consent shall be deemed duly approved by the Client, having the same legal validity as the paper document (the consent) signed by the Client (Client's representative). It is permissible as a means of proof in resolving disputes between Liondom and the Client in courts and other institutions. The Client shall not be entitled to contest the Payment order executed by Liondom if the Payment order has been approved by the consent provided in the manner set out in this Clause.

8.2. Transfer of Personal Data:

The Client agrees that Liondom will transfer personal data of the Client to persons directly related to the execution of the Payment order. This may include international payment card organizations, companies processing information about payments by payment cards, the operator of the payment system for execution of the Payment operation, intermediaries of Liondom and the Recipient.

8.3. Cancellation of Payment Orders:

- A Payment order cannot be cancelled after Liondom receives it, except for cases provided in the Agreement or laws.
- If the Payment order has been initiated by the Recipient or via the Recipient (e.g., a Payment order via a payment card), the Payer cannot cancel the Payment order after the Payment order has been sent or the Payer has given consent to the Recipient to perform the Payment operation.
- Upon expiry of the terms stipulated in this Agreement, the Payment order may be cancelled only in case the Client and Liondom agree on this.

8.4. Correction of Payment Orders:

If the Client submits an incorrect Payment order which has not yet been executed and is still eligible for cancellation, the Client may request the cancellation of the submitted Payment order or request its correction by contacting Liondom.



9. IMPLEMENTATION OF SECURITY MEASURES

9.1. Authorization and Security Credentials:

To authorize the Payment operation, the Client shall be required to use Security Credentials.

9.2. Additional Security Measures:

Liondom may introduce additional security measures for the additional Services or products. Liondom will notify the Client of any such security measures in advance.

9.3. Responsibility for Security Credentials:

The Client is solely responsible for safely keeping Security Credentials.

9.4. Protection of Security Credentials:

The Client agrees to safeguard and refrain from disclosing any Security credentials related to the Account and/or Liondom whether created by the Client or provided under the Agreement, to third parties. The Client is responsible for preventing unauthorized use of the Services in their name. Failure to comply with this obligation, whether intentional or due to negligence, makes the Client liable for losses incurred by itself or others, and the Client commits to reimburse such losses.

9.5. Reporting Compromised Credentials:

If the Client suspects or becomes aware of the loss, theft, unauthorized use, or compromise of the Payment instrument, Security Credentials, or the Account, the Client must promptly change the Security Credentials (if possible) to prevent further unauthorized activities. Immediate notification to Liondom is also mandatory, to be done within one calendar day through the specified means in Clause 12 of the Agreement, unless the Agreement or its Supplements dictate otherwise regarding the rules for the Payment instrument's issuance and usage.

9.6. Prompt Notification of Compromise:

The Client understands that any undue delay in notifying as per the Clause above may result in the Client being liable for any losses or damages arising from the above lost, theft, misappropriation, or unauthorized use of the Account and/or Payment instrument as prescribed in Clause 17.9 and 17.10 of the Agreement.



9.7. Suspension of Access and Services:

After Liondom receives the notification from the Client as indicated in the Clause above, Liondom shall immediately suspend access to the Account of the Client and suspend provision of Liondom Services until new Security credentials are provided/created for the Client.

9.8. Protection from Malware:

It is the Client's responsibility to ensure that any computer or other system, software, equipment, or device from which the Client accesses or uses the Account and manages Liondom account is protected and free from any viruses or other malware and destructive components.

9.9. Protection of Communication Instruments:

Liondom draws the attention of the Client to the fact that the email linked to the Account and also other instruments (e.g., mobile telephone number), which under the Client's choice are linked to its Account, are used as instruments for communication or identification of the Client. Therefore, these instruments and logins to them shall be protected by the Client, and any changes to the email and instruments must be reported to Liondom within 3 (three) calendar days. The Client is completely responsible for the safety of its email passwords and all the other instruments used by it and their login passwords. Passwords are secret information, and the Client is responsible for its disclosure and for all operations performed after the password used by the Client for a relevant account or another payment instrument is entered. Liondom recommends memorizing passwords and not writing them down or entering them in any instruments where they may be seen by other persons. Liondom sends reminders to the Client to change passwords every 180 days.

10. AML/KYC

10.1. Liondom's Anti-Money Laundering Policy, aimed at preventing the laundering of funds derived from criminal activities, is an essential component of the company's internal protocols. The anti-money laundering measures adhere to widely accepted standards and fulfill the regulatory obligations imposed on financial firms by governing authorities.

10.2. To prevent the concealment of illicit funds for their subsequent use as legitimate capital in financial transactions, Liondom performs comprehensive client identification, including a review of business reputation and previous convictions in accordance with regulatory procedures. The Know Your Client (KYC) policy involves document verification, ensuring clients' compliance with the law and responsibility for their funds.



10.3. Utilizing modern technologies for personal identification, Liondom monitors client activities and employs a record-keeping system to track suspicious transactions. The company promptly provides necessary information to relevant authorities overseeing anti-money laundering efforts.

10.4. Liondom retains the right to suspend fund transfers if there are suspicions of criminal activity, obligating reporting of such transactions to supervisory authorities without client notification. Liondom may adjust its Anti-Money Laundering Policy at its discretion.

10.5. The KYC Policy aims to prevent Liondom from being utilized for money laundering or terrorist financing. Through KYC procedures, Liondom seeks to understand its Clients and their financial dealings, enhancing risk management. Any fraudulent activity will result in immediate account closure.

10.6. Prevention:

- To ensure the integrity of sensitive data Liondom obtains from the Client's account information and the transactions they make.
- To prevent criminal elements from using Liondom for money laundering activities.
- To enable Company to know and understand its Clients and their financial dealings better which, in turn, would help the Company to manage risks prudently.
- To put in place appropriate controls for detection and reporting of suspicious activities in accordance with applicable laws/laid down procedures.
- To comply with applicable laws and regulatory guidelines.

10.7. Necessary Documents for Account opening For Companies:

- Certificate of Incorporation
- Memorandum and Articles of Association
- Confirmation of Company Address
- Business plan
- Resolution of the board of directors to open an account and confer authority on those who will operate it.
- A search of the file at the Companies Registration Office.



- List of all Shareholders with 25% or more of voting rights at the Annual General Meeting of the Company.
- List of all Directors
- Identification documents of the Directors and Shareholders
- Proof of Address of Directors and Shareholders
- Certificate of Good Standing.
- Certificate of Incumbency.
- Any other documents which the Company may deem necessary.

10.8. Liondom will conduct thorough inquiries to identify the ultimate owners and controllers of the company to the extent practicable. If any changes occur in the company's structure, ownership status, or transactional nature that raises suspicions, additional inquiries will be conducted. It is essential to collect updated documentation and information to maintain the legal person's economic profile. Certified copies should be obtained from notaries, diplomatic officials, lawyers, or equivalent professionals. Control standards will be closely scrutinized, considering the origin of the documents and the context in which they are presented.

10.9. Transaction Monitoring:

10.9.1. The Client acknowledges and agrees that Liondom, will utilize an Automated Crypto Transaction Monitoring system (Sumsu). Sumsu is a certified third-party service provider specializing in blockchain transaction analytics. It examines crypto wallets and transactions to identify links to various illicit activities. This screening is essential for ensuring compliance with regulatory obligations and safeguarding Liondom and its customers from accepting transactions associated with illegal or illicit funds.

10.9.2. Liondom is linked to Sumsu through an API to facilitate automated screening. Whenever a cryptocurrency deposit is received, the system automatically assesses each deposit transaction to establish a risk score for the related funds and wallets. Liondom's platform systematically tracks the sender's wallet address and blockchain ID, submitting an API request to Sumsu with this information to conduct a Basic Check on the incoming transaction.

10.9.3. The Client, consents to the use of the Sumsu by Liondom for monitoring transactions involving the exchange of cryptocurrency to fiat currency. The Sumsu may assess



transaction patterns, amounts, frequency, and other relevant factors to identify and mitigate potential risks associated with money laundering, terrorist financing, and other illicit activities.

10.9.4. Liondom will use Sumsb to conduct transaction monitoring in accordance with applicable laws and regulations. If Sumsb detects transactions that raise suspicions of illegal activities or non-compliance with AML regulations, Liondom reserves the right to take appropriate actions, including but not limited to suspending transactions, freezing accounts, and reporting the suspicious activities to relevant authorities.

10.9.5. The Client acknowledges the importance of transaction monitoring for regulatory compliance and agrees to cooperate with Liondom in providing any necessary information or documentation required for AML checks. The Client further understands that the Sumsb's monitoring activities aim to maintain the integrity of the financial system and protect against unlawful activities.

10.10. Travel Rule Compliance:

By engaging in virtual asset transactions with Liondom, you agree to comply with the Travel Rule requirements as outlined below:

10.10.1. Collection of Information: Before executing a covered transaction, Liondom will collect the necessary information about the originator and beneficiary as per regulatory requirements. This includes but is not limited to full name, address, date of birth (if applicable), and virtual asset wallet addresses.

10.10.2. Exchange of Information: When conducting a covered transaction with another Virtual Asset Service Provider (VASP), Liondom may exchange information about the originator and beneficiary as required by the Travel Rule. If the counterparty VASP is a Sumsb client and connected through supported protocols, information will be exchanged directly through the Sumsb Protocol (API) or other supported protocols. If the counterparty VASP is not connected through supported protocols, Liondom may initiate the exchange of information via email notification as per the procedure outlined by Sumsb.

10.10.3. Due Diligence Process: Liondom will conduct a due diligence process to verify the identity of the counterparty VASP and ensure their readiness to comply with the Travel Rule requirements. This may include the completion of a VASP Identification Questionnaire and other verification steps as required.

10.10.4. Documentation and Record-Keeping: Liondom will maintain accurate records of all transactions covered by the Travel Rule, including the exchanged information about the



originator and beneficiary. Records will be securely stored and made available for inspection by relevant regulatory authorities upon request.

10.10.5. Compliance Oversight: The compliance officer of Liondom will oversee the implementation of this Travel Rule compliance clause and ensure ongoing compliance with regulatory requirements related to the Travel Rule.

10.10.6. Training and Awareness: All employees, contractors, and agents involved in virtual asset transactions will receive training on the requirements of the Travel Rule and their responsibilities under this clause of the terms and conditions.

11. CLIENT'S RIGHTS, RESPONSIBILITIES AND PROHIBITED ACTIVITIES

11.1. Requirement to Update Information by the Client:

The Client commits to promptly, within a maximum of three calendar days, notify Liondom of any modifications to the information or documents previously supplied by the Client. This includes details provided during System registration, as well as information linked to the Client's contacts, business operations, customer portfolio, financial status, legal position, corporate arrangement, beneficial ownership, etc. This holds true regardless of whether this information has been shared with public registers/authorities.

11.2. Supplementary Information upon Demand:

Throughout the ongoing business relationship, at Liondom's request, the Client must furnish additional information and/or documents concerning the Client, its business undertakings, and the provision of Services. This is essential for effectively managing Anti-Money Laundering (AML) risks.

11.3. Regular Updates of KYC Information:

The Client will be periodically prompted by Liondom to revise the Questionnaire and supply additional documents, data, and information linked to Know Your Customer (KYC) procedures. This is done to adhere to relevant legal regulations. Liondom will inform the Client of the request and allocate a timeframe for submitting the required materials.

11.4. Verification of Payment Transactions:

The Client must periodically (at least once a month) review the Account Statements to authenticate Payment transactions. If the Client identifies improper or unauthorized Payment



operations, they are obliged to inform Liondom within three months of becoming aware of such issues.

11.5. Reporting Unsanctioned Activities:

The Client must furnish Liondom with all accessible information regarding any unauthorized access to the Account or any illicit activities conducted by third parties as a result of such unauthorized entry, as outlined in Clause 9 of the Agreement.

11.6. Assistance in Investigating Unauthorized Transactions:

The Client agrees to assist in the inquiry of unapproved or inaccurately executed Payment operations.

11.7. Engagement of Third Parties:

Liondom retains the authority to involve third parties, either partially or completely, in executing the Client's Payment order if the nature of the order demands it. If another Payment Service Provider (PSP) suspends the Payment order, Liondom isn't accountable for this suspension but will endeavor to comprehend the underlying causes.

11.8. Prohibited Activities While Using Liondom Services:

- Failing to adhere to the terms of the Agreement, Supplements, and legal regulations, including but not limited to Anti-Money Laundering (AML) laws.
- Infringing upon Liondom's and third parties' rights to trademarks, copyrights, trade secrets, and other intellectual property rights.
- Providing untrue, deceptive, or inaccurate information to Liondom, or refusing to supply information or fulfill reasonable requests from Liondom.
- Disseminating false, deceptive, or inaccurate information about Liondom and collaborative endeavors with Liondom to third parties.
- Executing or accepting transfers of unlawfully obtained funds, when the Client is aware of or should be aware of their illegitimate source.
- Utilizing Liondom's services in a manner that results in losses, liability, adverse legal consequences, or harm to Liondom's business reputation or associated third parties.
- Accessing Liondom's Services from countries not approved by Liondom.



- Spreading computer viruses and engaging in activities that could disrupt the functioning of the System, damage information, or harm Liondom's equipment.
- Taking deliberate actions that disrupt the provision of Liondom's Services to the Client or others or impede the proper operation of the System.
- Organizing illegal gambling, illicit trading of commodities, currency (e.g., Forex), stocks, indices, options, exchange-traded funds (ETFs), and engaging in prohibited trades of restricted goods as stipulated by the law.
- Providing financial services or engaging in legally regulated trading activities in stocks, indices, commodities, currencies (e.g., Forex), options, and ETFs without Liondom's prior written consent. If such services are intended, the Client must hold a valid license from an EU member state or equivalent third country, monitored by competent authorities for adherence to these criteria.
- Conducting legal gambling, lotteries, or other licensed activities without prior written consent from Liondom. In case of such services, the Client must possess a valid license from an EU member state, monitored for compliance by competent authorities.
- Enrolling with fictitious or unauthorized names, using anonymous phone numbers or email addresses from third parties or external websites.
- Providing services that contravene the law or ethical standards.
- Accessing the System as an anonymous user (e.g., via proxy servers).
- Disclosing Account Security credentials and/or Payment instrument details to third parties or allowing others to use Services under the Client's identity.

11.9. Ramifications of Violation:

In the event of a client's breach or if Liondom suspects potential breach of the aforementioned prohibitions or involvement in the activities listed in the Prohibited Activities clause, Liondom reserves the right, at its complete discretion, to take various measures. These actions may include reversing Payment transactions, suspending or closing the Account, notifying relevant parties, initiating legal proceedings, and pursuing damages.



11.10. Compensation for Losses:

The Client is obligated to compensate Liondom for direct damages, penalties, and other monetary penalties incurred due to the Client's failure to adhere to or violation of the terms, including clause 11.8 of the Agreement, resulting from the Client's fault.

11.11. Liability for Losses:

The Client assumes responsibility and agrees to indemnify Liondom, fellow Liondom Clients, and third parties for losses sustained due to the utilization of Liondom's Services and violations of the Agreement or its supplements.

11.12. Notice of Breach Actions:

Liondom will inform about actions taken or consequences imposed against the Client or Liondom due to the Client's breach of the prohibitions mentioned in this agreement, unless legally restricted from doing so.

12. EXCHANGE OF NOTIFICATIONS, CLIENT COMMUNICATION, AND CONSULTATION METHODS

12.1. Methods of Notifying:

Clients agree to receive Liondom notifications through website postings, emails, dispatched notices, and SMS messages.

12.2. Valid Notification:

Clients recognize Liondom notifications via the mentioned methods as appropriately delivered, deemed received within 24 hours.

12.3. Regular Check:

Clients commit to daily checks of email, communication platforms, and the System's websites for timely notice of Agreement amendments.

12.4. Updated Contact:

Clients agree to maintain and update contact details on their Account promptly, acknowledging consequences for outdated information.



12.5. Regular Check:

Clients commit to daily checks of email, communication platforms, and the System's websites for prompt notice of Agreement amendments.

12.6. Updated Contact:

Clients agree to maintain and promptly update contact details on their Account, bearing consequences for outdated information.

12.7. Consultation:

Clients seek guidance through various channels, directing all correspondence to Liondom

12.8. Formal Complaints:

Clients follow the outlined procedure in Clause 18 of the Agreement to lodge formal complaints.

12.9. Notification of Technical Issues:

Liondom provides prior notice about known technical malfunctions affecting the System, following the procedure in Clause 12.

12.10. Changes in Technical Integration:

Liondom retains the right to alter technical integration solutions, issuing notices at least 7 days in advance for Client software adjustments, with the Client bearing associated costs.

12.11. Access to Amendments:

Clients have the privilege of accessing current amendments on Liondom's website at any time.

13. ALTERATIONS TO THE AGREEMENT TERMS

13.1. Grounds for Changes and Additions:

Liondom has the unilateral authority to modify and/or supplement the Agreement for various reasons, including revisions beneficial to the Client, adjustments for clarity, compliance with laws and regulations, improvements to system security and services, alignment with partner services, and adaptations related to fees and costs.



13.2. Client's Lack of Amendment Authority:

The Client does not have the authority to unilaterally alter the Agreement.

13.3. Notice of Significant Amendments:

For major changes, the Client receives a 60-day advance notification, posted on Liondom's website and sent to the Client.

13.4. Exceptions to 60-Day Notice:

Exceptions to the 60-day notice include changes due to legal requirements, decreased commission fees, introduction of new services, and non-essential amendments.

13.5. Right to Terminate Agreement:

The Client can terminate the Agreement with a 30-day advance notice if they disagree with amendments.

13.6. Acceptance of Amendments:

After 60 days, amendments become effective, and using Liondom Services implies the Client's agreement.

13.7. Procedure for Supplement Amendments:

Amendments to Supplements follow the process outlined in the respective Supplement or the general Agreement.

13.8. Additional Terms via Separate Agreement:

Both parties can establish additional conditions through a separate written agreement, following a specified process. The signed agreement becomes a Supplement to the Agreement, effective upon Liondom's receipt.



14. TEMPORARY SERVICE SUSPENSION

14.1. Liondom's Authority for Measures:

Liondom has the right to independently apply measures considering the situation, prioritizing legal compliance and safeguarding the interests of the Client, Liondom, and third parties. These measures, enacted without notice, may include:

- Suspending Payment orders.
- Temporarily halting some or all Services.
- Restricting Client's Account access.
- Temporarily holding disputed funds.
- Temporarily freezing the Account or Payment instrument.
- Returning frozen funds

14.2. Notification of Measures:

Liondom must promptly inform the Client of taken measures, unless revealing the rationale is illegal or compromises security. Fund return information must be provided within 2 business days, except when security or legal concerns arise.

14.3. Suspension in Criminal Activity:

Suspension may occur for suspected criminal acts for 30 days, extendable indefinitely until charges are resolved, with no obligation to justify to the Client.

14.4. Suspension in Unauthorized Use:

Liondom can suspend Services for suspected unauthorized access or use without prior notice, promptly informing the Client and providing guidance on resuming Services.

14.5. Account and Payment Instrument Unblocking:

Unblocking occurs when the grounds cease, and the Client can request their own blockage through specified processes.



14.6. Liondom's Accountability:

Liondom is not liable for losses due to these measures if conducted legally and in accordance with the Agreement.

14.7. Holding Funds:

Liondom can withhold funds for up to 10 business days or longer as mandated by law, the Agreement, or Supplements.

15. TERMINATION OF THE AGREEMENT

15.1. Account Inactivity Notification: If there's no Liondom account activity for a year, Liondom will contact the Client to discuss potential actions, including the option to close the account due to inactivity, applicable commission fees, and the Client's choice to close or transfer the account.

15.2. Client's Right to Termination: The Client can independently terminate the Agreement by providing written notice to Liondom at least 30 days in advance. Liondom will transfer any remaining funds in the account to another payment account as specified in Clause 15.9.

15.3. Liondom's Termination Authority: Liondom can terminate the Agreement with a 14-day notice without specifying reasons. Immediate termination is possible for various reasons outlined in Clause 15.9.

15.4. Immediate Termination by Liondom: Liondom can immediately terminate the Agreement for reasons like Client's failure to meet due diligence criteria, changes in risk profile, or violations of the Agreement.

15.5. Notification of Termination by Liondom: Liondom will notify the Client of termination based on Clause 15.4, providing information on the refund process as per Clause 15.9.

15.6. Deductions and Reimbursements: Upon termination, Liondom deducts amounts owed by the Client, refunding any sums owed due to the Client's breach. Client agrees to transfer funds if the account lacks sufficient funds.

15.7. Dispute Resolution and Fund Retention: In case of disputes, Liondom retains the right to hold disputed funds until resolution.

15.8. Post-Termination Responsibilities: Client remains obligated to fulfill outstanding obligations to Liondom after termination.



15.9. Notice and Instructions for Termination: Upon termination, Liondom's notice includes account closure, fund transfer instructions, and the option to redeem electronic money through other Services until termination.

15.10. Reminder Notifications: If the Client doesn't specify a payment account, Liondom sends periodic reminders for fund transfer.

15.11. Persistence of Specific Provisions: Certain provisions, including those on liability and confidentiality, continue after termination.

16. PRIVACY AND SAFEGUARDING OF DATA

16.1. Confidentiality Obligations: The Parties are obligated to keep each other's technical and commercial information confidential. They must not disclose this information to third parties without written consent from the other Party or its legal representatives, except for publicly available information obtained during Agreement execution.

16.2. Data Management by Liondom:

The Client agrees to Liondom managing Personal data, including its clients' data, for various purposes:

- Providing Services
- Supplying Service-related information upon request
- Marketing purposes such as tailored ads, sponsored content, and promotions
- Doing Market analysis, Client assessment, and product improvement
- Handling claims and protecting Liondom's interests in legal matters
- Providing documents for AML/KYC Purposes

16.3. Other purposes with the Client's consent

16.4. Data Security and Disclosure:

Both Parties commit to ensuring the security of Personal data received during Agreement execution. Liondom may disclose Personal data to various entities, including service providers, business partners, and others required by law or to protect legitimate interests.



16.5. Data Retention Period:

Personal data related to Payment operations will be stored for 5 years after Agreement termination, unless extended by law. Cryptocurrency transactions data will be retained for 5 years after Agreement termination. Blockchain transactions data will remain publicly available. Other Personal data will be retained for 5 years. Upon expiry, Liondom will securely destroy the Personal data.

16.6. Privacy Policy:

Data protection matters are also covered by the "Privacy Policy" Supplement to the Agreement, published on Liondom's website. The Client acknowledges and agrees to follow this policy.

16.7. Data Transmission to Authorities:

Liondom may transmit collected information, including Personal data, about the Client and their representatives to law enforcement, state authorities, financial institutions, and supervisory bodies, as required by law or for compliance verification.

16.8. Identity Verification Measures:

Liondom may request information from third parties directly or indirectly to verify the Client's identity and submitted data (KYC procedure).

16.9. Service Limitation:

Liondom clarifies that it only serves as a service provider for the Client, sending money to the Recipient based on the Client's Payment order. Services to the Recipient only commence upon them becoming a Liondom Client.

16.10. Recording of Conversations:

Liondom reserves the right to record digital conversations with the Client through various communication channels. Both Parties acknowledge these records as evidence in disputes. The Client can also record and store conversations for up to 5 years after Agreement termination.

16.11. Account and Data Sharing:

The Client is informed that its Liondom account number and necessary Personal data for Payment operations may be visible to other Liondom users intending to make a Payment transfer to the Client, provided they have the Client's confirmed identifier.



17. RESPONSIBILITIES OF INVOLVED PARTIES

17.1. Liability for Violation:

Each Party is liable for fines, forfeits, and losses resulting from Agreement violations. The guilty Party must compensate the affected Party for direct damages caused by its violation.

17.2. Legal Framework and Client's Responsibilities:

Parties' liability follows the laws and court precedents of the European Union, United Kingdom, and Bahamas. Liondom is not liable for Client losses due to the Client's actions or lawful actions of the Client's customers. Exceptions are for negligence, fraud, or statutory liabilities that cannot be waived.

17.3. Exceptions to Liability:

Liability exclusions do not apply to death or injury due to negligence, fraud, or statutory non-exclusionary liability.

17.4. Indirect and Consequential Losses:

Liondom is not liable for indirect or consequential losses like business loss or reputation damage, except as expressly stated in laws.

17.5. Liondom's Limited Liability:

Liondom is liable for direct damages from essential Agreement breaches, foreseeing such damages at the time of breach. Compensation is capped at the average of the last 3 months' Commission fees or EUR 2,000 if calculation isn't possible. Indirect losses and loss of profits are excluded.

17.6. Unauthorized or Incorrect Payment Operations:

Liondom is liable for direct losses from unauthorized or incorrectly executed Payment operations if the Client notifies Liondom within 3 months of the debit date. Liondom's liability continues after Client's notification under Clause 9.5.

17.7. System Operation and Disruptions:

Liondom isn't responsible for disruptions in System operation beyond its control. Temporary access limitation for System maintenance isn't considered a disruption.



17.8. Limitations of Liability:

Liondom isn't liable for various circumstances, including losses due to unprotected Security credentials, errors by third parties, consequences of termination or limitation of Services, taxes, and more.

17.9. Client's Responsibility for Losses:

The Client bears the responsibility for losses incurred from lost/stolen Payment instruments or illegal acquisition or any type of loss if Security credentials aren't protected.

17.10. Client's Liability for Losses:

The Client bears the responsibility for losses, unauthorized Payment operations, or other negligence if it didn't follow Agreement rules, notify Liondom immediately, or protect Security credentials.

17.11. Client's Burden of Proof:

If the Client denies authorizing or claims incorrect execution of a Payment operation, it must prove non-authentication, technical breakdown, or System deficiency.

17.12. Force Majeure and Liability Relief:

A Party isn't liable for Agreement non-compliance due to force majeure circumstances, proven as per legal procedures. The Client must notify Liondom within 10 days, and Liondom must inform the Client within 7 days of such circumstances.

18. APPLICABLE LAW AND DISPUTE RESOLUTION:

18.1. Amicable Resolution: Parties are encouraged to resolve disputes amicably and directly address Liondom through negotiation.

18.2. Submitting a Complaint: Clients can submit written complaints via email or through their account, providing necessary details, evidence, and issue descriptions.

18.3. Completing Complaint Details: Liondom may request additional information for incomplete complaints, and failure to provide it may lead to dismissal.



- 18.4. Processing Timeframe: Liondom will examine and respond to complaints within 15 business days, providing a preliminary response if needed. The total timeframe, including any delay, won't exceed 35 business days.
- 18.5. Reconsideration of Complaint: Clients dissatisfied with decisions can request a review, with Liondom responding within 5 business days.
- 18.6. Legal Jurisdiction: Unresolved disputes will be settled in relevant courts, with exclusive jurisdiction based on the location of the Liondom office.
- 18.7. Complaint to Bank/Authority: Clients believing in law breaches can complain to the relevant Bank/Authority. Consumers can opt for out-of-court dispute settlement with the Bank/Authority.
- 18.8. Governing Law: The Agreement and Supplements, along with unregulated relations, are governed by European Union laws.
- 18.9. Liondom does not provide services to Sanctioned Countries as defined in OFAC Economic Sanctions Program, EU Sanctions list, FATF, UK/HMT Sanctions & OFSI, UN Consolidated Sanctions List, US/US Treasury Sanction Lists, and any other lists as Liondom deems necessary.

19. RESTRICTED JURISDICTIONS

- 19.1. Restricted Jurisdictions: By accessing or using Liondom, you agree that you are not a resident of, located in, or accessing the service from the United Kingdom, the United States of America, Canada, or any country or region subject to economic sanctions imposed by the United Nations, the European Union, or any other relevant authority.
- 19.2. Prohibited Users: Individuals who are residents of, located in, or accessing the service from the UK, USA, Canada, or any sanctioned country are expressly prohibited from using Liondom.
- 19.3. Compliance Responsibility: It is your responsibility to ensure compliance with these restrictions. By accessing or using Liondom, you warrant that you are not a resident of, located in, or accessing the service from any restricted jurisdiction mentioned above.
- 19.4. Account Suspension: Liondom reserves the right to suspend or terminate your account and access to Liondom if Liondom has reasonable grounds to believe that you are in breach of these restrictions.
- 19.5. Disclaimer: Liondom disclaims any liability for any loss or damage incurred as a result of your failure to comply with these restrictions.



19.6. Changes to Restrictions: Liondom reserves the right to update or modify these restrictions at any time without prior notice. It is your responsibility to review these terms periodically to ensure compliance.

20. FINAL PROVISIONS:

20.1. Permissions and Licenses: Both Parties confirm possessing necessary permissions and licenses for Agreement execution.

20.2. Interpretation of Titles: Clause and article titles are for convenience and not for interpreting Agreement provisions.

20.3. Assignment of Rights: The Client can't assign rights without Liondom's consent. Liondom can, with notice to the Client, assign its rights and obligations.

20.4. Invalid Provisions: Void or invalid provisions are separated from the Agreement, leaving the rest valid and enforceable.

20.5. Links to Websites: Websites linked in the Agreement are integral, applying to the Client when using the respective Service.