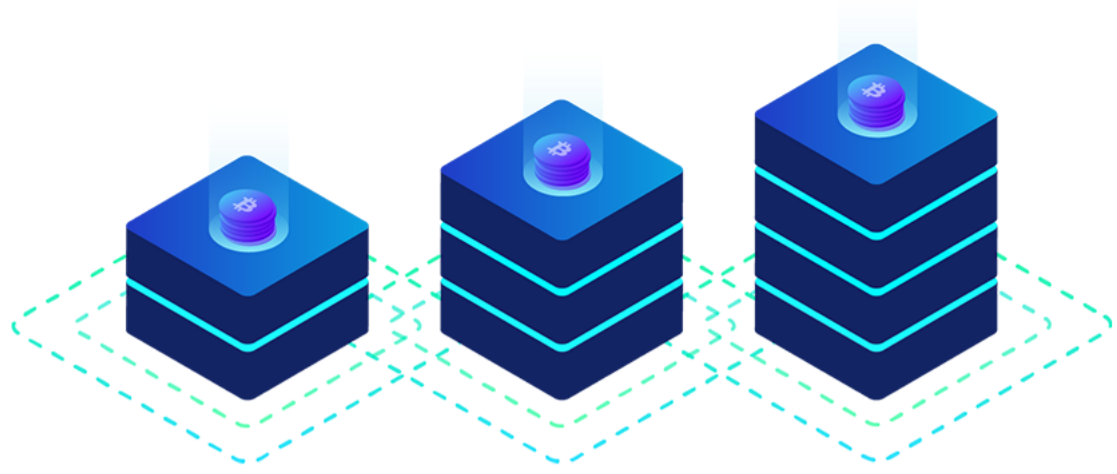


TERMS & AGREEMENT



initialstocks USER AGREEMENT!

This is a contract between you and initialstocks Ltd, a private limited company incorporated in England and Wales ("initialstocks"). By signing up to use the services of initialstocks.com you agree that you have read, understood, and accepted all of the terms and conditions contained in this Agreement, as well as our Privacy Policy.

The conditions provided in this agreement govern and apply to all registered users (hereinafter referred to as "Client" or "Investor").

Last Updated: February 2019.

1. Basic initialstocks Services.

1.1. ELIGIBILITY.

To be eligible to use the initialstocks Services, you must be at least 18 years old.

You can access initialstocks Services anywhere in the world, from the comfort of any internet connected devices.

1.2. initialstocks SERVICES.

Your ("initialstocks Account") encompasses the following basic initialstocks services: Allow investors to invest and earn in multiple cryptocurrencies. The company gives investors the opportunity of receiving income through the operation and optimisation of trades on the financial market

Due to cryptocurrency price fluctuations. You should carefully consider whether investing in initialstocks is suitable for you in light of your financial condition.

2. Creating A initialstocks Account.

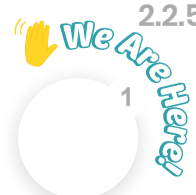
2.1. REGISTRATION OF initialstocks ACCOUNT.

In order to use initialstocks Services, you must first register by providing your personal details and affirming your acceptance of this Agreement.

2.2. IDENTITY VERIFICATION.

In order to use certain features of initialstocks Services, including investing of cryptocurrencies, you may be required to provide initialstocks with certain personal information, including, but not limited to, your name, e-mail address, cryptocurrency address, phone number, address, city, country and photo identity. In submitting this as may be required, you verify that the information is accurate and authentic, and you agree to update initialstocks if any information changes.

2.2.5 WITHDRAWS.



Below are methods of withdrawal available to you depending on which will be more convenient.

These include;

Bank Wire Transfer

Bitcoin

Western Union money Transfer

PayPal

Perfect Money

Money gram.

All withdraws from your trading account are processed same day they're requested so you're sure to get your funds same day or next depending on your region.

3. Cryptocurrency.

3.1. IN GENERAL.

Our services allow you to send, request, and receive cryptocurrencies through the initialstocks Site (each transaction is a "Digital Transaction"). The services are available only in connection with the Cryptocurrency that initialstocks, in its sole discretion, decides to support.

3.2. CRYPTO-CURRENCY TRANSACTIONS.

initialstocks processes supported Cryptocurrency according to the instructions received from its users. A transaction is not complete while it is in a pending state and will not be included in your initialstocks Account balance.

3.3. CRYPTOCURRENCY STORAGE & TRANSMISSION DELAYS.

initialstocks securely stores most of its cryptocurrencies in offline storage. As a result, it may be necessary for initialstocks to retrieve certain information from offline storage in order to facilitate a Blockchain Transaction in accordance with your instructions, which may delay the initiation or credit of such cryptocurrency Transaction for 24 hours or more. You acknowledge and agree that a Blockchain Transaction facilitated by initialstocks may be delayed.

4. General Use.

4.1. LIMITED LICENSE.

We grant you a limited, non-exclusive, non-transferable license, subject to the terms of this Agreement, to access and use the initialstocks Site, and related content, materials, information (collectively, the "Content") solely for approved purposes as permitted by initialstocks from time to time. Any other use of the initialstocks Site or Content is expressly prohibited and all other rights, title, and interest in the initialstocks Site or Content is exclusively the property of initialstocks. You agree you will not copy, transmit, distribute, sell, license, reverse engineer, modify, publish, or participate in the transfer or sale of, create derivative works from, or in any other way exploit any of the Content, in whole or in part. "initialstocks.com", "initialstocks" and all logos related to the initialstocks Services or displayed on the initialstocks Site are either trademarks or registered marks of initialstocks. You may not copy, imitate or use them without initialstocks's prior written consent.

4.2. WEBSITE ACCURACY.

Although we intend to provide accurate and timely information on the initialstocks Site, the initialstocks Site (including, without limitation, the Content) may not always be entirely accurate, complete or current and may also include technical inaccuracies or typographical errors. In an effort to continue to provide you with as complete and accurate information as possible, information may be changed or updated from time to time without notice, including without limitation, information regarding our policies and services. Accordingly, you should verify all information before relying on it, and all decisions based on information contained on the initialstocks Site are your sole responsibility and we shall have no liability for such decisions. You acknowledge and agree that we are not responsible for any aspect of the information, content, or services contained in any third-party materials or on any third party sites accessible or linked to the initialstocks Site.

4.3. PASSWORD SECURITY; CONTACT INFORMATION.

You are responsible for maintaining adequate security and control of any personal information, passwords that you use to access the initialstocks Services. Any loss or compromise of the foregoing information and/or your personal information may result in unauthorized access to your initialstocks Account. You are responsible for keeping your email address up to date in your

Account Profile in order to receive any notices or alerts that we may send you. We assume no responsibility for any loss that you may sustain due to compromise of account login credentials due to no fault of initialstocks and/ or failure to follow or act on any notices or alerts that we may send to you. In the event you believe your initialstocks Account information has been compromised, contact initialstocks Support immediately at support@initialstocks.com.

5. General Provisions.

5.1. COMPUTER VIRUSES.

We shall not bear any liability, whatsoever, for any damage or interruptions caused by any computer viruses, spyware, scareware, Trojan horses, worms or other malware that may affect your computer or other equipment, or any phishing, spoofing or other attacks. We advise the regular use of a reputable and readily available virus screening and prevention software. You should also be aware that email services are vulnerable to spoofing and phishing attacks and should use care in reviewing messages purporting to originate from initialstocks. Always log into your initialstocks Account through the initialstocks Site to review any transactions or required actions if you have any uncertainty regarding the authenticity of any communication or notice.

5.2. LIMITATION OF LIABILITY.

IN NO EVENT SHALL initialstocks, ITS AFFILIATES AND SERVICE PROVIDERS, OR ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, AGENTS, EMPLOYEES OR REPRESENTATIVES, BE LIABLE FOR ANY AMOUNT GREATER THAN THE VALUE OF THE SUPPORTED CRYPTOCURRENCY ON DEPOSIT IN YOUR initialstocks ACCOUNT.

5.3. ENTIRE AGREEMENT.

This Agreement, the Privacy Policy incorporated by reference herein comprise the entire understanding and agreement between you and initialstocks as to the subject matter hereof, and supersedes any and all prior discussions, agreements and understandings of any kind (including without limitation any prior versions of this Agreement), and every nature between and among you and initialstocks. Section headings in this Agreement are for convenience only, and shall not govern the meaning or interpretation of any provision of this Agreement.

5.4. AMENDMENTS.

We may amend or modify this Agreement by posting on the initialstocks Site or emailing to you the revised Agreement, and the revised Agreement shall be effective at such time. If you do not agree with any such modification, your sole and exclusive remedy is to terminate your use of the Services. You agree that we shall not be liable to you or any third party for any modification or termination of the initialstocks Services, except to the extent otherwise expressly set forth herein. If the revised Agreement includes a material change, we will endeavour to provide you with the advanced notice via our website and/or email before the material change becomes effective.

5.5. CHANGE OF CONTROL.

In the event that initialstocks is acquired by or merged with a third party entity, we reserve the right, in any of these circumstances, to transfer or assign the information we have collected from you as part of such merger, acquisition, sale, or other change of control.

5.6. SURVIVAL.

All provisions of this Agreement which by their nature extend beyond the expiration or termination of this Agreement, including, without limitation, sections pertaining to the general use of the initialstocks Site, disputes with initialstocks, and general provisions, shall survive the termination or expiration of this Agreement.

5.7. GOVERNING LAW.

This Agreement will be governed by English law and the non-exclusive jurisdiction of the English courts.

5.8 FORCE MAJEURE.

We shall not be liable for delays, failure in performance or interruption of service which result directly or indirectly from any cause or condition beyond our reasonable control, including but not limited to, any delay or failure due to any act of God, act of civil or military authorities, act of terrorists, civil disturbance, war, strike or other labour dispute, fire, interruption in telecommunications or Internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond our reasonable control and shall not affect the validity and enforceability of any remaining provisions.

5.9. ENGLISH LANGUAGE CONTROLS.

Notwithstanding any other provision of this Agreement, any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language.

6. Security And Privacy.

6.1. SECURITY.

You acknowledge that you are solely responsible for any personal injury or property damage arising from or relating to your use of any authorized or unauthorized use of your Application.

6.2. AUTHENTICATION.

initialstocks uses multi-level systems and procedures to collect and verify information about you in order to protect initialstocks and the community from fraudulent users and to keep appropriate records of initialstocks's investors.

E-SIGN DISCLOSURE AND CONSENT

This policy describes how initialstocks delivers communications to you electronically. We may amend this policy at any time by providing a revised version on our website. The revised version will be effective at the time we post it. We will provide you with prior notice of any material changes via our website.

Electronic Delivery of Communications

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

- . Terms of use and policies you agree to (e.g., the initialstocks User Agreement and Privacy Policy), including updates to these agreements or policies.
- . Account details, history, transactions, confirmations, and any other Account or transaction information.
- . Legal, regulatory, and statements available; and
- . Responses to claims or customer support inquiries filed in connection with your Account.

We will provide these Communications to you by posting them on the initialstocks website, emailing them to you at the primary email address listed in your initialstocks profile, communicating to you via instant chat, and/or through other electronic communication.

Hardware and Software Requirements

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

- . A device with an Internet connection;
- . A valid email address (your primary email address on file with initialstocks); and
- . A valid cryptocurrency address.

How to Withdraw Your Consent

You may withdraw your consent to receive Communications electronically by e-mailing us at support@initialstocks.com.

Updating your Information

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

You may update your information by logging into your account and visiting the settings page or by contacting our support team via e-mail at support@initialstocks.com.

