

## Terms and Conditions of the “Changelly & CoolWallet 30% off fee discount” Promotion

### 1. General

1.1. These “Changelly & CoolWallet 30% off fee discount” Promotion Terms and Conditions are supplemented by our Terms of Use (located at <https://changelly.com/terms-of-use>), which are binding upon you.

1.2. In these Terms and Conditions, “we,” “us,” “our,” and “Changelly” shall mean Fintechvision Limited. Our “Partner” is CoolBitX LTD, who is operating the Promotion with us.

1.3. These are the Terms and Conditions that apply to the “Changelly & Cool Wallet 30% off fee discount” Promotion that we and our Partner are running on the CoolWallet mobile app.

### 2. Participation

2.1. Every natural person who is older than 16 at the time of participation and uses the CoolWallet mobile app may participate in the promotion.

2.2. By participating in the promotion, the participant states to agree to these Terms and Conditions.

2.3. The participant can only participate in the promotion during the promotion period and only in the manner described below. If the participant made the transaction late, early, in a way other than the prescribed manner, or it was otherwise incomplete, such a participant shall be excluded from participation without further notice.

2.4. In the event of misuse, fraud, manipulation, circumvention, or a breach of these Terms and Conditions, we are entitled to exclude participants or groups of participants. We are entitled to do this on the basis of suspicion and are not bound to inform the participant or provide proof.

2.5. Any personal details provided to Changelly in connection with this Promotion will be processed in accordance with our Privacy Policy. It is important that you carefully read and understand this information.

### 3. Promotion Period

3.1. The exact dates of the Promotion are October 3rd, 16:00 – October 10th, 16:00. The time is indicated according to the GMT+8 time zone.

3.2. A Floating or a Fixed exchange rate transaction should be initiated and completed within the promotion period indicated above. If there are any delays, cancellations, or any other circumstances that cause the processing of the transaction to exceed the timeframe of the promotion period, the transaction will be processed without the special offer.

3.3. Changelly has the right to cancel or change the Promotion at any time without notice and at its sole discretion. We shall not be liable for any financial loss arising out of the refusal, cancellation, or withdrawal of the Promotion or any failure or inability of a customer to take advantage of the Promotion for any reason.

#### 4. Conditions

4.1. The Promotion is applicable to Floating and Fixed exchange rate transactions. Every customer who initiates and completes a floating or a fixed exchange rate transaction via the CoolWallet mobile application during the promotion period will be provided with a 30% discount on the exchange fee. The exchange fee herein shall mean the amount charged by Changelly and Partner for executing transactions initiated by the customer. Technical fees, including but not limited to Network fees, are still applicable and will be charged.

4.2. Changelly services may not be available in some countries. Please check the list of eligible countries/states/territories on the Changelly website. Also, due to CoolWallet's compliance and shipping restrictions, customers from the following countries are not eligible to participate in this campaign: Sudan, Syria, North Korea, Cuba, Iran, Russia, and Venezuela. This list is subject to change according to courier services without prior notice.

#### 5. Limitation of Liability

5.1. Except for gross negligence or intent, Changelly and Partner, their respective employees, assistants, or third parties they engaged are not liable for the damage caused by faults of whichever nature in their software, computer, network, or the Internet that caused the request of the transaction to be received late, poorly, delayed or not at all by Changelly.

#### 6. Complaints

6.1. Anybody who has questions, complaints, or comments may turn to Changelly Customer Services. Customer Services can be contacted using the email address [support@changelly.com](mailto:support@changelly.com).

#### 7. Final Provisions

7.1. Changelly is entitled to amend these Terms and Conditions, without stating reasons, or to cancel the Promotion if, in the light of statutory or regulatory provisions or interpretations thereof by government bodies, the Promotion cannot be continued or cannot be continued unchanged, if the further implementation of the Promotion is actually or otherwise impossible or impossible under the same conditions or if the circumstances concerning the Promotion have changed to such an extent that its continued progress involves unreasonable or disproportionate extra costs or difficulties for Changelly. The most recent version of these Terms and Conditions can be found on the CoolWallet website throughout the promotion period. You are free to decide whether or not to accept a revised version of the terms. Except as otherwise expressly stated by us, participation in the program is subject to and constitutes your acceptance of the version of these terms in effect at the time of your participation in the Promotion.

7.2. In the event that any provision of these terms is declared invalid, illegal, or unenforceable, the remaining provisions of these terms shall remain in full force and effect.

7.3. These Terms and Conditions are governed by the law of Hong Kong.