

# Crypto Card User Agreement

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## APPENDIX A TO PURE OPERATOR TERMS AND CONDITIONS:

### PURE CRYPTO CARD USER AGREEMENT

When you hold Cryptocurrencies on Pure Operator you may be given the option to apply for a Pure Crypto VISA card (“Debit Card”) issued by Wallester AS (“Wallester”). To use the Debit Card, you must agree to the Pure Crypto Card User Agreement (“User Agreement”) set out below and to the Payment Card Terms and Conditions with Wallester (“Cardholder Agreement”).

1.1. Role of the User Agreement. This User Agreement governs the basis upon which Pure Operator will provide you with the Debit Card and your use of the Debit Card, including within the Pure Operator Website and/or Pure APP. The Debit Card is issued to you by Wallester and this User Agreement should be read in conjunction with the Cardholder Agreement and Pure Operator Terms and Conditions.

1.2. Role of the Debit Card. The Debit Card can be used to purchase goods and services from merchants at point of sale terminals, over the telephone, online, or on payment platforms, or withdraw cash from automated teller machines (“ATMs”) that accept VISA cards (“Debit Card Transactions”).

1.3. Preferred Cryptocurrencies. You will be required to select the order of your cryptocurrencies in your Wallet as your default spending Cryptocurrencies (“Preferred Cryptocurrencies”) before you can use your Debit Card and can update your Preferred Cryptocurrencies at any time. When you use your Debit Card, you authorize Pure Operator to facilitate your sale of your Preferred Cryptocurrencies, the proceeds of which you authorize Pure Operator to use to fund Debit Card Transactions in Fiat Currency.

1.4. Role of Pure Operator. Pure Operator is responsible for facilitating your sale of your Preferred Cryptocurrencies (“Cryptocurrencies Services”) and transferring funds to enable payments to merchants for the purchase of goods and services, and to you for ATM withdrawals, in Fiat Currency in the amount authorized by the Debit Card Transaction (the “Purchase Price”) with the proceeds of the Pure Operator Services.

1.5. Debit Card Services. Pursuant to the terms of your Cardholder Agreement, you may use the Debit Card to make various Debit Card Transactions. When you use your Debit Card to make a Debit Card Transaction, you authorize the:

1.5.1. Sale of your Preferred Cryptocurrencies in order you have selected. If your first selected cryptocurrency is not enough for the settlement of the Total Purchase Price (as defined below), you will be charged the second selected and so on, until the total amount of the Purchase Price plus the accompanying fees and charges described in the Cardholder Agreement, this User Agreement and Pure Operator Terms and Conditions (together, the “Total Purchase Price”) is converted at the prevailing trading rate on Pure Operator’s platform (“Exchange Rate”) (the “Total Transaction Price”) from your Wallet; and

1.5.2. Transfer of the Total Purchase Price in Fiat Currency from your Pure Operator Wallet to facilitate the transfer of: (i) the Purchase Price to the merchant (i.e., for the purchase of goods and services) or to you (i.e., for ATM withdrawals), and (ii) any applicable fees and charges.

1.6. Applying for the Debit Card. If you apply for a Debit Card, you will be required to provide certain personal information. You agree that we may share personal information you previously provided to us under our Privacy Policy to verify your identity, with Wallester and with service providers acting on our behalf or on Wallester's behalf solely to verify your identity or address, and/or to manage risk as required under applicable law. Personal information shared with Wallester will be treated in accordance with its Privacy Policy. If you do not provide this information, or if Wallester is unable to verify your identity with the information provided by Pure Operator, your application for a Debit Card will not be considered. We may refuse to facilitate processing of your application through Wallester if we determine in our sole discretion that you are in breach of the Pure Operator Terms and Conditions including but not limited to User Agreement.

1.7. Activating the Debit Card. You must sign a physical Debit Card as soon as you receive it and must activate the Debit Card to be able to use it. Activation instructions are set out on the packaging that the Debit Card is attached to and/or the Pure Operator Site and/or application.

1.8. Using the Debit Card.

1.8.1. You agree that you will use the Debit Card in accordance with this User Agreement, Pure Operator Terms and Conditions and the Cardholder Agreement.

1.8.2. Your consent will be required in order to use the Debit Card to make a Debit Card Transaction. You may give your consent in the following ways depending on the type of Debit Card Transaction that you are trying to make and the information required by the merchant or ATM including but not limited to:

1.8.2.1. Purchase of goods and services from a merchant on the merchant's premises from a point of sale terminal or withdrawing cash from an ATM: You may be required to enter the personal identification number ("PIN") that we will arrange for you to receive from Wallester (or that you may choose) from time to time unless the Debit Card Transaction is being made via a contactless card reader in which case the presentation of the Debit Card will be sufficient to demonstrate consent.

1.8.2.2. Purchase of goods and services from a merchant by telephone, online, or on a payments platform: You may be required to provide Debit Card details such as the Debit Card number, expiration date, and three digit security code from the reverse side of the Debit Card and/or any other as may be applicable.

1.9. Errors or Unauthorized Transactions. If you believe your Debit Card has been lost or stolen, or that an error or unauthorized transaction has occurred, you should contact Pure Operator customer service immediately via APP or via email [support@purewallet.app](mailto:support@purewallet.app).

1.10. Maximum Execution Time. The maximum execution time of the Debit Card Transaction itself is dependent on actions being taken by the merchant, ATM owner, Debit Card Scheme and/or other service providers.

1.11. Usage Limits. The usage limits for the Debit Card are set out in your Cardholder Agreement.

1.12. Fees and Charges. When we perform the Services, Pure Operator will charge fees and other charges, including spread, in accordance with Pure Operator Terms and Conditions. These fees and charges apply in addition to any fees and charges included in your Cardholder Agreement. You are at all times responsible for the Total Purchase Price in Fiat Currency and the Total Transaction Price in cryptocurrencies when you make a Debit Card Transaction .

1.13. Refunds. If you are entitled to a refund for any reason for goods or services obtained with your Debit Card, the refund shall be processed in accordance with the terms set out in your Cardholder Agreement.

1.14. Information Regarding Debit Card Transactions. You may find details regarding Debit Card Transactions that you have executed on the Pure Operator Site and/or application. In order to check and manage your Debit Card Transactions, you must be logged in.

1.15. Right to Debit, Access, or Offset Other Pure Operator Services. If for any reason you have insufficient Cryptocurrencies in the relevant Cryptocurrencies Wallet selected, or insufficient Fiat Currency to fund a Debit Card Transaction, we reserve the right to debit, access, or offset the amount of all or part of the Debit Card Transaction from any other Pure Operator Service that you obtain from us, including but not limited to any cryptocurrencies you hold today, or in the future, in any cryptocurrencies Wallet, or in connection with any other Pure Operator Services. This includes situations where Pure Operator has granted you provisional credit in cryptocurrencies or Fiat Currency in connection with a disputed Debit Card Transaction that is later resolved in favor of the opposing party.

1.16. Restriction, Suspension, and Termination. Debit Card Transactions or your Debit Card use may be restricted, suspended or terminated with immediate effect in situations where:

1.16.1. We are, in our reasonable opinion, required to do so by contract or by applicable law or any court or other authority to which we are subject in any jurisdiction;

1.16.2. We reasonably suspect you of acting in breach of this User Agreement (including any provision of Pure Operator Terms and Conditions), or the Cardholder Agreement;

1.16.3. We have concerns that a Debit Card Transaction is erroneous or about the security of your Debit Card or your Pure Operator Account or we suspect the Pure Operator Services are being used in a fraudulent or unauthorized manner;

1.16.4. We suspect money laundering, terrorist financing, fraud, or any other financial crime;

1.16.5. If your credit or debit card or any other valid payment method linked to your cryptocurrencies Wallet is declined;

1.16.6. Use of your Pure Operator Account is subject to any pending litigation, investigation, or government proceeding and/or we perceive a heightened risk of legal or regulatory non-compliance associated with your Pure Operator Account activity; or

1.16.7. You have insufficient cryptocurrencies in your cryptocurrencies Wallet to cover the Total Transaction Price of a relevant Debit Card Transaction. If Card Transactions, your Debit Card use and/or any or all Pure Operator Services are restricted, suspended or terminated in this way, we will (unless it would be unlawful for us to do so), provide you with notice of our actions and the

reasons for refusal, restriction, suspension, or termination where appropriate, with the procedure for correcting any factual errors that led to the refusal, suspension or termination. In the event that we decline a card transaction and/or restrict, suspend, or terminate your use of the Debit Card and any/or any or all Pure Operator Services, we will reinstate the Debit Card Transaction and/or lift the restriction, suspension, or termination as soon as reasonably practicable once the reasons for decline and/or restriction, suspension, or termination cease to exist.

1.17. User Agreement and the Cardholder Agreement. In the event of a conflict between this User Agreement, including Pure Operator Terms and Conditions and the Cardholder Agreement, the provisions of the Cardholder Agreement shall prevail.

1.18. Pure Operator Liability. This section operates in addition to any limitation of liability expressed elsewhere in Pure Operator Terms and Conditions.

1.18.1. Pure Operator will not be liable to you for any loss arising from:

1.18.1.1. A merchant refusing to accept a Debit Card;

1.18.1.2. Any breach by Pure Operator of the Pure Operator Terms and Conditions due to abnormal or unforeseen circumstances beyond Pure Operator's reasonable control, which would have been unavoidable despite all Pure Operator's efforts to stop it;

1.18.1.3. Wallester restricting, suspending, or terminating a Debit Card or refusing to issue or replace a Debit Card in accordance with these Terms;

1.18.1.4. Wallester declining a Debit Card Transaction that you make or attempt to make using a Debit Card;

1.18.1.5. Pure Operator restricting, suspending, or terminating your Wallet, or any related Pure Operator Services; or

1.18.1.6. Pure Operator's compliance with any applicable laws and regulations.

1.18.2. Pure Operator will not be liable for the goods or services that you purchase from a merchant using a Debit Card.

1.18.3. Where a Debit Card is faulty, Pure Operator's liability shall be limited to assisting with the replacement of the Debit Card.