

Appendix A. To Pure Operator Terms and Conditions

APPENDIX A TO PURE OPERATOR TERMS AND CONDITIONS

PURE CARD USER AGREEMENT

Pure MasterCard

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

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 Nexor Payments INC and this User Agreement should be read in conjunction with the Cardholder Agreement and Pure Operator Terms and Conditions.

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 Mastercard’s (“Debit Card Transactions”).

Exchange Cryptocurrencies

In order to fund your card, it is essential that you personally convert your cryptocurrency into FIAT. Please note that your card is not connected to your cryptocurrency wallet in any way. Failure to convert your cryptocurrency to FIAT on your own will render you unable to add funds to your card. Pure Operator will never auto convert your digital assets into FIAT neither will execute any transfer to fund your card.

Role of Pure Operator

Pure Operator is responsible for facilitating your manual exchange of your Preferred Cryptocurrencies (“Crypto Currencies 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.

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 following.

- The process of your own manual exchange of crypto currencies into fiat plus the accompanying fees and charges described in the Cardholder Agreement, this User Agreement and Pure Operator Terms and Conditions .
- Transfer of the exchanged crypto currencies in Fiat Currency from your Pure Operator Wallet to your Card Wallet to facilitate the following transactions from your card.

(i) The Purchase Price to the merchant

(ii) For the purchase of goods and services

(iii) To you (i.e., for ATM withdrawals)

(iv) Any applicable fees and charges.

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 Nexor Payments INC and with service providers acting on our behalf or and Nexor behalf solely to verify your identity or address, and/or to manage risk as required under applicable law.

Personal information shared with Nexor will be treated in accordance with their Privacy Policy. If you do not provide this information, Nexor will be 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 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.

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.

Using the Debit Card

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

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:

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 Nexor (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.

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.

Stolen or Unauthorized Transaction: If you believe your Debit Card has been lost or stolen, or that an error or unauthorized transaction has occurred, you should contact Debit Card Service Support immediately using the number on the back of your card or contact customer support via Pure Operator App (call charges may apply) .

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.

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

Fees and Charges: When you utilize our Services, Pure Operator will impose fees and other charges as outlined in the Pure Operator Terms and Conditions. These fees and charges are separate from any fees and charges specified in your Cardholder Agreement. It is your responsibility to monitor the exchange rate and any additional fees or charges that may arise when converting your cryptocurrencies to fiat or when making payments or withdrawing funds from your card.

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.

Information Regarding Debit Card Transactions: You may find details regarding 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.

Restriction, Suspension, and Termination

Debit Card Transactions or your Debit Card use may be restricted, suspended or terminated with immediate effect in situations where.

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.

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.

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.

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

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.

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.

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.

Pure Operator Liability

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

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

- A merchant refusing to accept a Debit Card.
- 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.
- Nexor, suspending, or terminating a Debit Card or refusing to issue or replace a Debit Card in accordance with these Terms.
- Nexor declining a Debit Card Transaction that you make or attempt to make using a Debit Card.
- Pure Operator restricting, suspending, or terminating your Wallet, or any related Pure Operator Services.
- Pure Operator's compliance with any applicable laws and regulations.
- Pure Operator will not be liable for the goods or services that you purchase from a merchant using a Debit Card.
- Where a Debit Card is faulty, Pure Operator's liability shall be limited to assisting with the replacement of the Debit Card.

