USDr INSTITUTIONAL MINTING AGREEMENT

Last Updated: July 23rd, 2026

This USDr Institutional Minting Agreement (this "Agreement") is a contract between you ("you" or a "Mint User") and RealFi Reserve Ltd. (the "Company," "RealFi Reserve," "we," or "us"), a company incorporated under the laws of the British Virgin Islands. For any individual who accepts this Agreement on behalf of an entity or organization, such entity or organization is considered the counterparty to this Agreement ("Customer"), and such individual represents and warrants that he or she is an authorized representative of the Customer with the authority to bind the Customer to this Agreement.

This Agreement applies to your use of RealFi Reserve-related products and services, including the minting and redemption of USDr (the "Services"). Certain of the Services may be provided by Affiliates or subcontractors of RealFi. This Agreement, together with the USDr Terms (the "USDR Terms"), available at www.realfi.co, and the terms of service for realfi.co ("Platform Terms"), apply to your USDr and your Account.

For the avoidance of doubt, your access to the Services is contingent on the status of your Account. The Services are made available solely to eligible institutional entities and are not offered to retail or individual consumers.

By registering as a Mint User or using any of the Services, you agree that you have read, understood and accept all of the terms and conditions contained in this Agreement as well as the USDr Terms, Platform Terms, Privacy Policy, Cookie Policy, and other policies we make available with respect to USDr, and you acknowledge and agree that you will be bound by these agreements and policies.

Please note that Section 16 contains an arbitration clause and collective or class action waiver. By agreeing to this Agreement, you agree to resolve all disputes, except as otherwise set forth in Section 16, through binding individual arbitration, which means that you waive any right to have the dispute decided by a judge or jury, and you waive any right to participate in collective action, whether that be a class action, class arbitration, or representative action.

Section 17 of this Agreement governs how this Agreement may be changed over time; the date of the last update is set forth at the top of this Agreement.

1. Eligibility; Limitations; Registration Process; Identity Verification

Eligibility; Limitations

The Services are currently only available to eligible institutional users located in supported jurisdictions. The Services are available only to legal entities and are not available to natural persons acting in an individual capacity. In registering to use the Company Services as a Mint User on behalf of a Customer, the individual undertaking such registration represents and warrants on behalf of the Customer, that (i) the Customer is duly organized and validly existing under the applicable laws of the jurisdiction of its organization; and (ii) the Customer (and any affiliate entity) was not previously suspended or removed from the Services or any other service or product offered by the Company or its affiliate entities.

Use of certain Services may have further eligibility requirements that will need to be verified prior to you using such Services or from time to time in order to continue your use of the Services and may be subject to additional terms and conditions.

By using your Account and the Services, you further represent and warrant that:

- your Authorized Users are at least 18 years old, and neither you nor any Authorized User is a Restricted Person, nor a resident of or organized in a Restricted Territory (each as defined in Section 20 below).
- you will not be using your Account and Services for any illegal activity, including, but not limited to, illegal gambling, money laundering, fraud, blackmail, extortion, ransoming data, terrorism financing, other violent activities or any prohibited market practices, including, but not limited to, those listed in the USDr Terms.

You also understand that there are additional representations and warranties made by you elsewhere in (or by reference in) this Agreement and that any misrepresentation by you is a violation of this Agreement.

Users in the United States, and entities organized in or controlled from the United States, are not eligible to become a Mint User. This restriction may be revisited from time to time taking into account relevant changes in law.

When you register as a Mint User, you will be required to create an account ("Account"), designate an administrator for your registration and provide a blockchain address on the Cardano network to be whitelisted. You are solely responsible for any activity on your Account and maintaining the confidentiality and security of your Access Credentials (as defined below). The Company may, in its discretion, enable functionality utilizing your Account and some or all of the Services to other persons at your firm (e.g. your employees) (the administrator together with such persons, "Authorized Users"). Such access is subject to the Company's review and approval, and such Authorized Users' agreement to all of the terms hereof. To the extent that you choose to have additional Authorized Users have access and control over the Mint User profile and relationship, the administrator will have to designate those additional Authorized Users and manage their access to your Mint User whitelisted addresses. By accessing the Services, each Authorized User automatically agrees to this Agreement, as well as the USDr Terms, Platform Terms, Privacy Policy, Cookie Policy, and other policies we make available with respect to USDr.

If the Company determines that you or any of your Authorized Users have violated this Agreement, including, but not limited to, transacting with Blocked Addresses or engaging in Restricted Activities or Prohibited Transactions (each as defined in the USDr Terms) then the Company may be forced to close your Account.

Notwithstanding the foregoing, the Company may determine not to make the Services, in whole or in part, available in every market, either in its sole discretion or due to legal or regulatory requirements, depending on your location. We may also, without liability to you or any third party, refuse to let you register as a Mint User in the Company's sole discretion.

Registration Process; Identity Verification

When registering as a Mint User, you must provide current, complete, and accurate information for all required elements on the registration page or via any third-party service providers (e.g., KYC/KYB information collection and screening providers), including the legal name of the Customer, its beneficial owners, and its Authorized Users. You also agree to provide us, when registering as a Mint User and on an ongoing basis, any additional information we request for the purposes of identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crime. You permit us to keep a record of such information and authorize us to make the inquiries, whether directly or through third parties, that we consider necessary or desirable to verify your identity or protect you and/or us against fraud or other financial crime, and to take action we reasonably deem necessary based on the results of such inquiries. When we carry out these inquiries, you understand, acknowledge and agree that the personal data of your Authorized Users and beneficial owners may be disclosed to credit reference and fraud prevention or financial crime agencies and that these agencies may respond to our inquiries in full.

In certain circumstances, we may require you to submit additional information about yourself, your business, or your Authorized Users, provide records, and complete other verification steps (such process, "Enhanced Due Diligence").

You represent and warrant that all information provided to us pursuant to this Agreement is true, accurate and not misleading in any respect. If any such information changes, it is your obligation to update such information as soon as possible.

From time to time we may be required to request further information or review or update existing information regarding your registration or your transactions to comply with applicable laws and regulation, and in some cases, payment network or payment processor rules. Failure to provide such information, if requested by the Company, in a timely fashion may result in the suspension of your ability to use the Services (until you provide such information) or the closure of your Account.

We reserve the right to maintain the information provided by you pursuant to this Agreement after you close your Account for business and regulatory compliance purposes, subject to applicable laws and regulation.

2. Services

The Services allow you to submit orders to receive USDr (“Mint Order”) and redeem USDR (“Redeem Order”). USDr is a digital asset that the Company issues against, and redeems for, eligible reserve assets. Holders of USDr are not entitled to any interest or other returns earned on the reserves for USDr. USDr does not itself generate any interest or return and only represents your right to require the Company to redeem USDr for an equivalent amount of U.S. dollars (or other eligible assets, if applicable). USDr is not a deposit, is not insured or guaranteed by any government or scheme and is not legal tender.

3. Custody

The Services are noncustodial. We do not obtain possession or control of your USDr or other digital assets. When you interact with the Services, you retain control over your digital assets at all times until they are transmitted onchain in connection with a Mint Order or a Redeem Order. We do not buy, sell, or transfer your digital assets on your behalf, and we do not take possession or control of your digital assets. The Company does not provide any custody services with respect to USDr or any other digital assets. Additionally, for the avoidance of doubt, the Company is not a fiduciary, and the Company does not provide any trust or fiduciary services to any User in the course of such User visiting, accessing, or using the Company website or services, including, for the avoidance of doubt, holding USDr.

4. Privacy

We are committed to protecting your personal information and helping you understand exactly how your personal information is being used. You should carefully read the Privacy Policy as it provides details on how your personal information is collected, stored, protected, and used.

5. Security of Access Credentials

You are responsible for maintaining the confidentiality and security of all account names, User IDs, passwords, seed phrases, private keys, personal identification numbers (PINs) and other access codes that you use to access the Services (the “Access Credentials”). You are responsible for keeping your email address and all other Access Credentials up to date with us and for maintaining the confidentiality of your Access Credentials. You are bound by any transaction made using your Access Credentials. You agree to notify the Company immediately if you become aware of any unauthorized use of your registration as a Mint User, the Services, or any other breach of security regarding the Services. We strongly advise you to enable all security features that are available to you (such as, by way of example, using hardware wallets to secure private keys); this offers you enhanced protection from possible malicious attacks. The Company will not be liable for any loss or damage arising from your failure to protect your Access Credentials.

6. Account Suspension & Closure

If you breach any of the provisions of this Agreement, all licenses granted by the Company will terminate automatically. Additionally, the Company may, in its sole discretion, suspend or close your Account and/or access to or use of any of the Services, with or without notice, for any or no reason, including if you have breached any portion of this Agreement, or if we determine such action is necessary to comply with this Agreement, any of our policies, procedures or practices, any law, rule or regulation, or to protect the security or integrity of the Services or our or our service providers’ information technology systems.

You may terminate this Agreement at any time by closing your Account in accordance with this Agreement. In order to do so, you should contact the Company's Support Team who will assist you in closing your Account. You may not close your Account if the Company believes, in its sole discretion, that such closure is being performed in an effort to evade a court order or legal or regulatory investigation or to avoid paying any amounts otherwise due to the Company. If the Company closes your Account for any suspected breach of this Agreement by you, you are prohibited from re-registering for the Services under a different name.

Upon closure or suspension of your Account, you authorize the Company to cancel or suspend pending transactions and forfeit all proprietary rights and claims against the Company in relation to any assets otherwise eligible for redemption. In the event of Account closure for any reason, the Company will only retain information related to your transactions initiated through the Services to the extent we are required by law to do so.

In the event that you or the Company terminates this Agreement or your access to the Services, or closes your Account, you remain liable for all activity conducted on or with your Account while it was active and for all amounts due hereunder. All sections which by their nature should survive the termination of this Agreement will continue in full force and effect subsequent to and notwithstanding any termination of this Agreement by the Company or you. Termination will not limit any of the Company’s other rights or remedies at law or in equity.

7. Fees

You may be required to pay certain fees in connection with your use of the Services. We currently do not charge fees ourselves, although we reserve the right to charge fees for our Services in the future. We will disclose the amount of fees we will charge or pass through to you for the applicable Service at the time you initiate a transaction through the Services. However, you may be required to pay transaction or processing fees for transactions initiated through the Services, including blockchain gas or similar network fees associated with transactions on the

Cardano network or any other supported protocol, or third-party fees imposed by parties including your wallet provider or your banking service provider. Where possible, we will attempt to provide accurate information about these third-party fees and charges. Any such information reflects our estimate, which may vary from the fees and charges actually paid in connection with transactions that you initiate through use of the Services, and may not include all such fees.

8. Minting and Redemption

In order to submit Mint Orders and Redeem Orders ("Orders"), you must provide at least one blockchain address on the Cardano Network (a "Connected Address"). To submit Mint Orders or Redeem Orders for fiat currency, you also need to provide a bank account (a "Connected Account"). Your Connected Account and your Connected Address (as applicable) must be under your sole ownership or control, and we have the right to suspend Orders if we suspect that you do not own or control your Connected Account or your Connected Address. We may ask you for information about the financial institution or other provider of your Connected Address or your Connected Account. If your Connected Address is not provided to you by an appropriately regulated entity (a "Self-Directed Wallet"), we may ask you for more information about the Self-Directed Wallet and your Orders may be delayed or even blocked. We reserve the right to cancel or reverse purchase Orders if you use a Self-Directed Wallet or if our banking institution or other financial partners require us to do so. You authorize us to share Personal Data and Order information with our financial partners and with the providers of your Connected Account and/or Connected Address in accordance with the Privacy Policy.

You may initiate a Mint Order through the RealFi Mobile App or through the RealFi Admin Console, selecting the specific Connected Address to receive the minted USDr. USDr may be purchased using U.S. dollars, USDC, or such other assets as the Company may accept from time to time ("Eligible Assets"). USDr is issued at a rate of one USDr per one U.S. dollar (or U.S. dollar equivalent) of Eligible Assets, subject to any applicable fees. Redemption is at a rate of one U.S. dollar (or U.S. dollar equivalent) per one USDr, less any applicable fees.

To mint USDr, you must (a) submit a request through the RealFi Mobile App or through the RealFi Admin Console, (b) transfer Eligible Assets to the account or address designated by the Company, and (c) satisfy any applicable transaction limits, verification requirements, and other conditions. The Company will issue USDr to your Connected Address only after receipt and verification of the Eligible Assets. The Company reserves the right to reject any Mint Order in its sole discretion; if a Mint Order is rejected after Eligible Assets have been transferred to the Company, the Company will return the Eligible Assets to the originating account if permitted by applicable law, less any applicable fees or network costs.

To redeem USDr, you must (a) submit a request through the RealFi Mobile App or through the Real Fi Admin Console and (b) transfer USDr to the address designated by the Company. When submitting your Redeem Order, you will be prompted to select the type of Eligible Assets you wish to receive and the Connected Account or Connected Address to which they will be sent. Upon receipt of the Redeem Order and verification that the USDr subject to redemption has been transferred to the Company, the Company will transfer Eligible Assets to your Connected Account or Connected Address, as applicable.

The Company will use commercially reasonable efforts to process minting and redemption requests in a timely manner, but the Company makes no representations or warranties regarding the amount of time needed to complete processing because the Services are dependent upon many factors outside of our control, including the form of Eligible Assets, network conditions, banking hours, delays in the banking system, and other factors. Large or unusual redemption requests may be subject to additional processing time. You should review the USDr documentation carefully as it contains information regarding the risks associated with USDr, including the fact that we may not be able to process redemptions in certain circumstances due to a breach of reserve adequacy or liquidity requirements.

The Company may suspend minting and redemption in the event of (a) a sanctions or AML trigger, (b) a breach of reserve adequacy or liquidity requirements, (c) a custody or security incident, (d) market disruption or force majeure, (e) a fork or material change to a supported blockchain protocol, or (f) any other circumstance in which the Company determines suspension is necessary to protect the Company, Mint Users, or the integrity of USDr.

Minting and redemption transactions are final upon issuance of USDr or initiation of Eligible Asset transfer, respectively. Blockchain transactions are generally irreversible and the Company cannot reverse or recall a transaction once broadcast. You are responsible for verifying all transaction information prior to submission; the Company is not responsible for losses resulting from incorrect information.

9. Transaction Limits

The Company reserves the right to change the mint, redemption, transfer, and velocity limits as we deem necessary. We may establish individual or aggregate transaction limits on the size or number of mints, redemptions, transfers or other transactions that you initiate using your Account during any specified time period.

10. Right to Suspend/Delay Transactions

We may, in our sole discretion, delay any transaction if we believe that such transaction is suspicious, may involve fraud or misconduct, violates applicable laws or payment network rules, or violates any term of this Agreement.

11. Refunds; Reversals

Once a transaction has been initiated (including, but not limited to, a digital asset transfer), it cannot be reversed or refunded, except as set forth in this Agreement. In certain cases, your transactions through the Services may not be successful due to an error with the applicable blockchain protocol, your wallet, or another third party. We accept no responsibility or liability to you for any such failed transactions, or any transaction or gas fees that may be incurred by you in connection with such failed transactions. You may have additional refund or chargeback rights under your agreement with the recipient of such funds, your financial institution, or applicable law. You should periodically review statements from your financial institution and any other service that you use to transact in digital assets, which should reflect all applicable transactions made using the related transaction method.

12. Taxes

You are responsible for the reporting and payment of any taxes incurred in connection with transactions in USDr, regardless of whether such transactions are facilitated through the Services. The Company may report information with respect to transactions using the Services to a tax or governmental authority to the extent such reporting is required by applicable law. The Company may also withhold taxes applicable to transactions or to payments or distributions made or deemed made to the extent such withholding is required by applicable law. From time to time, the Company may require tax documentation or certification of taxpayer status as required by applicable law, and any failure to comply with this request in the time frame identified may result in withholding and/or remission of taxes to a tax authority as required by applicable law.

13. Indemnification; Release

By entering into this Agreement and accessing or using the Services or USDr, you agree that you will defend, indemnify and hold the Company, its parents, affiliates, related companies, officers, directors, employees, agents, representatives, partners and licensors (the “Company Entities”) harmless from and against any and all claims, costs, damages, losses, liabilities and expenses (including attorneys’ fees and costs) incurred by the Company Entities arising out of or in connection with: (a) your violation or breach of any term of this Agreement or any applicable law or regulation; (b) your violation of any rights of any third party; (c) your use of the Services or USDr; or (d) your negligence or willful misconduct.

If you are obligated to indemnify any Company Entity hereunder, then you agree that Company (or, at its discretion, the applicable Company Entity) will have the right, in its sole discretion, to control any action or proceeding and to determine whether Company wishes to settle, and if so, on what terms, and you agree to fully cooperate with Company in the defense or settlement of such claim.

If you have a dispute with any third party, including other Mint Users, users of the Services, or holders of USDr, you release the Company Entities from all claims, demands, and damages (actual and consequential) of every kind and nature arising out of or in any way connected with such disputes.

14. Limitation of Liability; No Warranty

TO THE EXTENT NOT PROHIBITED BY LAW, YOU AGREE THAT IN NO EVENT WILL THE COMPANY ENTITIES BE LIABLE (A) FOR DAMAGES OF ANY KIND, INCLUDING INDIRECT, SPECIAL, EXEMPLARY, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES (INCLUDING, BUT NOT LIMITED TO, PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, LOSS OF USE, DATA OR PROFITS, BUSINESS INTERRUPTION OR ANY OTHER DAMAGES OR LOSSES, ARISING OUT OF OR RELATED TO YOUR USE OR INABILITY TO USE THE SERVICES OR TO USE OR REDEEM USDr), HOWEVER CAUSED AND UNDER ANY THEORY OF LIABILITY, WHETHER UNDER THIS AGREEMENT OR OTHERWISE ARISING IN ANY WAY IN CONNECTION WITH THE SERVICES, USDr OR THIS AGREEMENT AND WHETHER IN CONTRACT, STRICT LIABILITY OR TORT (INCLUDING NEGLIGENCE OR OTHERWISE) EVEN IF THE COMPANY ENTITIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE, OR (B) FOR ANY OTHER CLAIM, DEMAND OR DAMAGES WHATSOEVER RESULTING FROM OR ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT OR THE DELIVERY, USE OR PERFORMANCE OF THE SERVICES OR USDr. THE COMPANY ENTITIES’ TOTAL LIABILITY TO YOU FOR ANY DAMAGES FINALLY AWARDED SHALL NOT EXCEED THE GREATER OF ONE HUNDRED DOLLARS ($100.00), OR THE AMOUNT YOU PAID THE COMPANY ENTITIES, IF ANY, IN THE PAST SIX (6) MONTHS FOR THE SERVICES GIVING RISE TO THE CLAIM. THE FOREGOING LIMITATIONS WILL APPLY EVEN IF THE ABOVE STATED REMEDY FAILS OF ITS ESSENTIAL PURPOSE.

THE LAWS OF CERTAIN JURISDICTIONS DO NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES AS SET FORTH IN THIS SECTION. IF THESE LAWS APPLY TO YOU, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS. IF YOU ARE DISSATISFIED WITH ANY PORTION

OF THE SERVICES OR WITH THIS AGREEMENT, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USE OF THE SERVICES AND CLOSE YOUR ACCOUNT.

YOUR ACCESS TO AND USE OF THE SERVICES AND USDr ARE AT YOUR OWN RISK. YOU UNDERSTAND AND AGREE THAT THE SERVICES AND USDr ARE PROVIDED TO YOU ON AN “AS IS” AND “AS AVAILABLE” BASIS. WITHOUT LIMITING THE FOREGOING, TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW, THE COMPANY ENTITIES DISCLAIM ALL WARRANTIES AND CONDITIONS, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING WITHOUT LIMITATION ANY WARRANTIES RELATING TO TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, USAGE, QUALITY, PERFORMANCE, SUITABILITY OR FITNESS OF THE SERVICES AND USDr FOR ANY PARTICULAR PURPOSE, OR AS TO THE ACCURACY, QUALITY, SEQUENCE, RELIABILITY, WORKMANSHIP OR TECHNICAL CODING THEREOF, OR THE ABSENCE OF ANY DEFECTS THEREIN WHETHER LATENT OR PATENT. THE COMPANY ENTITIES MAKE NO WARRANTY OR REPRESENTATION AND DISCLAIM ALL RESPONSIBILITY AND LIABILITY FOR: (A) THE COMPLETENESS, ACCURACY, AVAILABILITY, TIMELINESS, SECURITY OR RELIABILITY OF THE SERVICES; (B) ANY HARM TO YOUR COMPUTER SYSTEM, LOSS OF DATA, OR OTHER HARM THAT RESULTS FROM YOUR ACCESS TO OR USE OF THE SERVICES; (C) THE OPERATION OR COMPATIBILITY OF THE SERVICES WITH ANY OTHER APPLICATION OR ANY PARTICULAR SYSTEM OR DEVICE, INCLUDING ANY WALLETS; (D) WHETHER THE SERVICES OR USDr WILL MEET YOUR REQUIREMENTS; (E) WHETHER THE SERVICES WILL BE AVAILABLE ON AN UNINTERRUPTED, SECURE OR ERROR-FREE BASIS; AND (F) WHETHER THE SERVICES WILL PROTECT YOUR ASSETS FROM THEFT, VIRUSES, CYBERATTACK, OR OTHER FORM OF LOSS CAUSED BY THIRD PARTY CONDUCT. NOTHING CONTAINED IN THE SERVICES IS MEANT TO CONSTITUTE FINANCIAL, LEGAL OR OTHER PROFESSIONAL ADVICE OF ANY KIND. IF YOU REQUIRE ADVICE IN RELATION TO ANY FINANCIAL, LEGAL OR OTHER PROFESSIONAL MATTER YOU SHOULD CONSULT AN APPROPRIATE PROFESSIONAL. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED FROM THE COMPANY ENTITIES OR THROUGH THE SERVICES, WILL CREATE ANY WARRANTY OR REPRESENTATION NOT EXPRESSLY MADE HEREIN.

15. Acknowledgment; Assumption of Risks

By using your Account and the Services, you acknowledge and agree that you have read, understood, and acknowledged the risks disclosed in the USDr Terms and in the other documentation for USDr. Without limiting the foregoing, you represent that you have sufficient knowledge and experience in business and financial matters, including a sufficient understanding of blockchain technologies, cryptocurrencies and other digital assets, storage mechanisms (such as wallets), and blockchain-based software systems to be able to assess and evaluate the risks and benefits of minting and redeeming USDr through the Services, and will bear the risks thereof, including loss of all amounts paid and the risk that the Company may not fulfill its obligations to process mints or redemptions due to circumstances described in Section 8 or otherwise.

16. Arbitration

Except for claims for injunctive or equitable relief or claims regarding intellectual property rights (which may be brought, in an individual capacity only, and not on a class-wide or representative basis, in the courts specified in Section 21 without the posting of a bond), any dispute between you and the Company related in any way to, or arising in any way from, our Services or this

Agreement ("Dispute") shall be finally settled on an individual, non-representative basis in binding arbitration in accordance with the BVI IAC Arbitration Rules, as modified by this Agreement, or in accordance with rules on which we may mutually agree in writing.

Any arbitration will be conducted by a single, neutral arbitrator and shall take place in Road Town, Tortola, British Virgin Islands, unless we agree otherwise. The arbitrator may award any relief that a court of competent jurisdiction could award, including attorneys' fees when authorized by law. The arbitral decision may be enforced in any court of competent jurisdiction. An arbitral decision is subject to very limited review by a court.

17. Amendments

The Company may amend any portion of this Agreement at any time by posting the revised version of this Agreement with an updated revision date. The changes will become effective, and shall be deemed accepted by you, the first time you use the Services after the initial posting of the revised Agreement and shall apply on a going-forward basis with respect to transactions initiated after the posting date. In the event that you do not agree with any such modification, your sole and exclusive remedy is to terminate your use of the Services and close your Account. You agree that we shall not be liable to you or any third party as a result of any losses suffered by any modification or amendment of this Agreement.

18. Assignment

You may not transfer or assign this Agreement or any rights or obligations hereunder, by operation of law or otherwise and any such attempted assignment shall be void. We reserve the right to freely assign this Agreement and the rights and obligations of this Agreement to any third party at any time without notice or consent. If you object to such transfer or assignment, you may stop using our Services and terminate this Agreement by contacting the Company's Support Team and asking us to close your Account.

19. Force Majeure

The Company shall have no liability for any failure or delay resulting from any condition beyond our reasonable control, including but not limited to governmental action or acts of terrorism, pandemics, earthquake, fire, flood, or other acts of God, labor conditions, power failures, equipment failures, and Internet disturbances.

20. Applicable Law; Legal Compliance

Your use of the Services is subject to the laws, regulations, and rules of any applicable governmental or regulatory authority, including, without limitation, all applicable tax, anti-money laundering ("AML") and counter-terrorist financing ("CTF") provisions.

You unequivocally agree and understand that by registering as a Mint User and using the Services in any capacity, you will act in compliance with and be legally bound by this Agreement and all applicable laws and regulations (including, without limitation, those stated in this Section 20, where applicable). For the avoidance of doubt, continued use of your Account and the Company's obligations to you under this Agreement are conditional on your continued compliance at all times with this Agreement and all applicable laws and regulations. The Company's AML and CTF procedures are guided by all applicable laws and regulations regarding AML and CTF. These standards are designed to prevent the use of the Services for money laundering or terrorist financing activities. We take compliance very seriously and it is our policy to take all necessary steps to prohibit fraudulent transactions, report suspicious activities, and actively engage in the prevention of money laundering and any related acts that facilitate money laundering, terrorist financing or any other financial crimes.

You agree, represent, and warrant that all funds transacted as a Mint User are not the direct or indirect proceeds of any criminal or fraudulent activity.

You must not be a Prohibited Person to use the Services. A “Prohibited Person” is any person or entity that is (a) the subject of any economic or trade sanctions administered or enforced by any governmental authority, including being designated on any list of prohibited or restricted parties by any governmental authority, such as the U.S. Treasury Department’s list of Specially Designated Nationals, the U.S. Department of Commerce Denied Persons List or Entity List, the E.U. Consolidated List of persons, groups and entities subject to EU financial sanctions, and the U.K. Consolidated List of Financial Sanctions Targets, (b) located, a resident of, or organized in any jurisdiction or territory that is the subject of comprehensive sanctions, including but not limited to Iran, North Korea, Cuba, Syria, and the Crimea, Donetsk, and Luhansk regions of Ukraine, or has been designated as “terrorist supporting” by the United Nations or the governmental authority of the European Union, United Kingdom, or the United States, or (c) owned or controlled by such persons or entities listed in (a)-(b). By using the Services, you represent that you are not a Prohibited Person and that your actions are not in violation of any applicable sanctions programs.

In addition to Prohibited Persons, you may not use the Services if you are a citizen, resident, or organized in any of the following jurisdictions (“Restricted Jurisdictions”): the United States, the European Union, Hong Kong, the United Kingdom, Afghanistan, Angola, Belarus, Burundi, Central African Republic, Congo, Ethiopia, Guinea-Bissau, Ivory Coast (Côte d’Ivoire), Lebanon, Liberia, Libya, Mali, Burma (Myanmar), Nicaragua, Northern Cyprus, Russia, Somalia, Somaliland, South Ossetia, South Sudan, Sudan, Venezuela, Yemen, or Zimbabwe. The Company has determined not to make the Services available in these jurisdictions due to heightened compliance, operational, or regulatory risk factors.

The Company implements technical and contractual access controls, including IP-based geo-blocking and address whitelisting. Circumvention of eligibility restrictions, including through the use of a VPN, proxy, or similar service, is a material breach of this Agreement and may result in immediate closure of your Account.

In the event that we are required to block funds associated with your registration as a Mint User in accordance with a sanctions program, or other similar government sanctions programs, we may: (i) suspend your Account; (ii) close your Account; or (iii) return funds to the destination of their origin or to an account specified by authorities. In certain cases, taking one or more of these actions may result in a forfeiture of some or all of your assets held with the Company. We are not responsible for any losses, whether direct or indirect, that you may incur as a result of our complying with applicable law and regulations, the guidance or direction of any regulatory authority or government agency, or any writ of attachment, lien, levy, subpoena, warrant, or other legal order.

21. Governing Law; Venue

The laws of the British Virgin Islands shall govern this Agreement. Except for those disputes that shall be resolved in arbitration or in small claims court, each party agrees to submit to the personal and exclusive jurisdiction of the courts located in the British Virgin Islands, provided that any claims or disputes shall be subject to the arbitration provisions set forth in Section 16.

22. Entire Agreement

The failure of the Company to exercise or enforce any right or provision of the Agreement shall not constitute a waiver of such right or provision. If any provision of this Agreement shall be adjudged by any court of competent jurisdiction to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary so that this Agreement shall otherwise remain in full force and effect and remain enforceable between the parties. The headings and explanatory text are for reference purposes only and in no way define, limit, construe, or describe the scope or extent of such section. This Agreement, including any additional agreement incorporated by reference herein; the Company's policies governing the Services referenced herein (including, without limitation, those set forth in the USDr Terms); the Company Privacy Policy and the Cookie Policy constitute the entire agreement between you and the Company with respect to the use of the Services. This Agreement is not intended and shall not be construed to create any rights or remedies in any parties other than you and the Company and other Company affiliates which each shall be a third-party beneficiary of this Agreement, and no other person shall assert any rights as a third-party beneficiary hereunder.

23. User Support

Please contact our Support Team at Legal@realfi.co to report any violations of this Agreement or to ask any questions regarding this Agreement or the Services.