

RBC USER AGREEMENT ,TERMS AND CONDITIONS:

RBC Terms of Use

Please read these terms and conditions that follow ("**Terms**") carefully as they form a contract between you and RBC, ("**RBC**", "**we**", "**our**" or "**us**"). These Terms govern your access and use of our Services. "Services" refers individually and collectively to the RBC website, RBC platform, mobile applications (each, an "**App**"), and any software services provided by RBC, as well as all written or electronic materials including software, data, text, audio, video, images, photos, graphics, or other content ("**Content**"). These Terms refer to the individual or entity using the Service (including any component of the Service) as "**you**" or "**your**".

By accepting these Terms electronically (for example, clicking "**I Agree**"), accessing or using the Services, purchasing Services, registering for an account with us, executing these Terms, or accepting an Order that references these Terms, you are accepting and agreeing to these Terms and the policies and guidelines referenced in these Terms. If you do not agree to these Terms then you may not use the Services.

We will notify you of amendments to these Terms by either: (a) posting the revised terms on our website; (b) sending you an email notification to the email address that you provided to us as part of your account registration, or a notification via SMS or other messaging service; or (c) presenting the revised Terms to you when you log into the Services. It is your responsibility to provide and update your external email address, check for such notices, and make sure our notices have not been trapped by your spam filter. It is your responsibility to periodically revisit these Terms as posted on our website. The such updated Terms will become effective the earlier of: (a) when you accept it online or offline, (b) Seven (7) days after we post or email the update, in which case your continued use of any of the Services or failure to cancel your account will indicate your acceptance of the amendment.

BY ACCESSING OR USING THE SERVICES OR THE SITE, YOU AGREE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS OF USE, INCLUDING THE BINDING ARBITRATION AGREEMENT BELOW. IF YOU DO NOT AGREE, PLEASE DO NOT USE THE SERVICES OR SITE

THESE TERMS REQUIRE THE USE OF ARBITRATION TO RESOLVE DISPUTES ON AN INDIVIDUAL BASIS, RATHER THAN JURY TRIALS OR ON RESOLUTION BY CLASS ACTION, AS FURTHER DESCRIBED .

Your privacy is of the utmost importance to us. By using the Services, you consent and agree to the collection and use of your information as disclosed in our Privacy Policy, which can be found [here](#)

You agree that you will use the Services only for lawful purposes and in accordance with these Terms of Service. You agree that you are solely responsible for any and all acts and omissions that occur with regard to your use of the Services, and you agree not to engage in prohibited use of the Services

RBC is used to create accounts, P2P transactions , trading on the exchange . they are not legal tender, are not backed by any government, and are not subject to protections or insurance provided by any Insurance Corporation

1. Digital Assets and the Service

1.1 About Digital Assets.

As a RBC wallet, the Service enables you to interface with the network to view and transmit information about a public cryptographic key commonly referred to as wallet address. To transmit information about a RBC wallet to the CTSkola network, the private key(s) corresponding with the RBC account is required. The Service requires three private cryptographic keys to be associated with each RBC account and CTSkola controls only one of these private keys. Two of the three private keys associated with a RBC wallet are needed to effect a “**transfer**” of rbc from a rbc account (i.e., disassociate rbc from one wallet and re-associate rbc with another wallet). Once the block recognizes the information you send from the Service and validates it, the information is broadcasted to other individuals and companies in the rbc network and the Service cannot be used by you to cancel or reverse rbc-to-rbc transactions.

1.2 Digital Asset Protocols and Network Fees.

RBC does not own or control the underlying software protocols which govern the operation of Digital Currencies. Digital Asset protocols are subject to changes in protocol rules (referred to as “forks”), and such forks may materially affect the value, function, or name of the Digital Asset. You acknowledge and agree (i) that RBC is not responsible for operation of the underlying Digital Asset protocols and makes no guarantee of their functionality, security, or availability; and (ii) if a fork occurs, RBC may temporarily suspend the Services relating to the Digital Asset affected, may decide not to support the forked protocol entirely or may configure its Services to enable you to transfer the affected Digital Asset.

Changes to the Services

We may modify or discontinue, temporarily or permanently, the Services or any part thereof without prior notice. You agree that we will not be liable for any modification, suspension, or discontinuance of the Services or any part thereof.

Information and other material provided through the Services may also be updated from time to time, but such content is not necessarily complete or up-to-date, and we are under no obligation to update such content or any other part of the Services, which you acknowledge by use of the Services

Supplemental terms and conditions or documents that may be posted on the Site from time to time are hereby expressly incorporated herein by reference. We reserve the right, in our sole discretion, to make changes or modifications to this at any time and for any reason. We will alert you about any changes by updating the "Last updated" date and you waive any right to receive specific notice of each such change. You have agreed and consented for the developers to manage your assets and develop them for growth. It is your responsibility to periodically review the RBC to stay informed of updates. You will be subject to, and will be deemed to have been made aware of and to have accepted, the changes in any revised RBC by your continued use of the Service after the date such revised RBC is posted.

1.3 Managing Your Keys.

RBC controls only one of the three private keys for a Digital Asset wallet provided by the Service. You are solely responsible for maintaining the security of the other two private keys. If you appoint a third party to control one or more of your private key(s), whether or not such appointment is made through the Service (e.g., through a key recovery service), we are not responsible for the actions or omissions of such third party. Control of these keys will allow such third party to transfer all of your Digital Assets from your wallets and you may never regain those Digital Assets.

Developed to help power decentralized finance (DeFi) uses, decentralized apps (DApps) and smart contracts, RBC runs on a unique hybrid proof-of-stake and proof-of-history mechanisms that help it process transactions quickly and securely. Ruby Asset ,RBC 's native token, powers the platform.

1.4 *Wallets and Digital Assets.

Your wallets and your Digital Assets are your responsibility. You hereby consent and agree that Rbc can maintain transactions transferring Digital Assets from your wallets , you agree and consent with developers to maintain and manage your assets for better and secure future. You may need the private password not controlled by RBC to initiate transfer of Digital Assets for your personal transactions from time to time.

1.5 Parking ,Passwords and Security.

While RBC has gone to great lengths to secure our environment, it's important that everyone understands their role in maintaining the security chain.RBC is the best place to secure your assets, parking your crypto assets here is a very easy and simple procedure, you need to get access to the RBC parking space through an existing RBC holder.

As per the situation and synchronisation of the market you as a RBC holder authorize RBC to hold , secure and grow the crypto as per the RBC guidelines for better future. Parking at RBC Wallet has built-in benefits , which means it lets you eligible to earn interest on your assets. You will cooperate with us and authorize RBC to be the Owner manage , maintain your wallet while in parking . Once you withdraw the Ruby assets from the wallet we will not be responsible, and RBC will have no liability, for all activity that takes place with your Rbc why holding RBC can be the key to financial freedom is its unique characteristics as a store of value

Security is vital, RBC Wallet is known as the safest wallet , you can use this Wallet with decentralized exchanges and protocols, but honestly reap best benefits and security in storage of crypto. While By

following some basic security steps, you can make sure your crypto stays safe. To learn more, contact your upline

You are responsible for maintaining adequate security and control of any and all log in IDs, passwords, private keys, personal identification numbers (PINs), and any other codes that you use to access the Service. You will be solely responsible for the private keys that we provide to you or that you generate for our wallets, and maintaining secure back-ups. You will prevent unauthorized access to or use of the Services using your account credentials or private keys, and notify us promptly of any such unauthorized access or use. You must keep your account ID, passwords and any other account credentials confidential and not authorize any third party to access or use the Service on your behalf, unless we provide an approved mechanism for such use. You will notify us at support@rbc.io of any security breach of your account, system or network as soon as possible. You will cooperate with us in the investigation of any suspected unauthorized access to or use of the Services using your account credentials or private keys, and any security breach of your account, system, or network, and provide us with the results of any third-party forensic investigation that you undertake. You will be responsible, and RBC will have no liability, for all activity that takes place with your Rbc Service account accessed using your account credentials, whether or not authorized by you.

You agree to the collection, use and disclosure of information by RBC as described in Privacy Policy.

2.2 Account Communications.

We may send you emails regarding the Service including notices, updates, and amended Terms. We may also send you emails with promotional information and materials regarding RBC products and services that you may unsubscribe from by following instructions provided in the email.

2.3 Suspension and Termination.

We reserve the right, to temporarily suspend or terminate your access to the withdrawal at any time in our sole discretion, with or without cause, and with or without notice, without incurring liability of any kind. For example, we may suspend or terminate your access to or use of the Service for: (a) the actual or suspected violation of these Terms; (b) the use of the Service in a manner that may cause Rbc to have legal liability or disrupt others' use of the Service, and; (c) scheduled downtime and recurring downtime, or unplanned technical problems and outages.

2.4 Unacceptable Use.

You will not, nor encourage or assist any third party to, (a) use any unauthorized means to gain access to the Service or use any automated process or service to access or use the Service, or distribute instructions, software or tools for that purpose; (b) modify, alter, tamper with, repair or otherwise create derivative works of the Service; (c) interfere with or disrupt servers or networks used by Rbc to provide the Service; (d) damage, disable, overburden, or impair the Service (or any network connected to the Service); (e) use the account of another user at any time except by a mechanism provided by Rbc and authorized by such user; (f) use the Service to use the Service in any manner or for any purpose other than as expressly permitted by these Terms, the Privacy Policy, any user guides and policies available via the Service ("**Policies**"); (g) engage in any unlawful or fraudulent activity or perpetrate a hoax or engage in phishing schemes or

forgery or other similar falsification or manipulation of data; (h) send unsolicited or unauthorized junk mail, spam, chain letters, pyramid schemes or any other form of duplicative or unsolicited messages, whether commercial or otherwise; or (i) advertise or promote a commercial product . RBC may determine, in its sole discretion, whether and what action to take in response to a claimed violation of these Terms, and any action or inaction in a particular instance will not dictate or limit our response to a future complaint.

2.5 Product Updates.

Rbc may, in its sole discretion, make unscheduled deployments of changes, updates or enhancements to the Service at any time. We may add or remove functionalities or features, and we may discontinue the Service altogether. Depending on your device settings, we may automatically check your version of the App, and automatically download to your device new versions of the App.

2.6 License and Restrictions.

RBC grants you a personal, non-transferable, non-exclusive license to use the Service as provided to you by us. This license is conditioned upon and restricted by the terms and conditions in these Terms. Further, this license is for personal and non-commercial use. You may not (and you may not permit anyone else to) copy, modify, create a derivative work of, reverse engineer, decompile or otherwise attempt to extract the source code of the Service, or any part thereof, except (and solely) to the extent permitted by applicable law. You may not assign (or grant a sub-license of) your rights to use the Service, grant an interest in or over your rights to use the Service, or otherwise transfer any part of your rights under these Terms. If RBC provided you access to any of the Service (for example, a mobile app) in return for a fee, this license is conditioned on your payment of the fees due. These Terms do not grant to you any license or permission to copy, distribute, modify or otherwise use any application programming interface, notwithstanding any provision to the contrary. No title to or ownership of any proprietary rights related to the Service is transferred to you pursuant to these Terms. All rights not explicitly granted to you under these Terms are reserved by RBC.

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3. User Content

3.1 Your Content

You are responsible for the Content that you provide or make available via the Service (“User Content”), or that other users provide or make available. RBC will have no liability of any kind as a result of the deletion of, correction of, destruction of, damage to, loss of or failure to store or encrypt any User Content. If your access to the Service is suspended or terminated, you will not have access to the User Content.

3.2 Sharing of Content

If you enable the features that allow you to share User Content with others, anyone you've shared User Content with (including the general public, in certain circumstances) may have access to your User Content.

3.3 License

You hereby grant RBC and its contractors the right, to use, modify, adapt, reproduce, distribute, transmit, display and disclose User Content as reasonably necessary to provide the Service or as otherwise permitted by these Terms. You represent and warrant that: (a) you have all the rights in the User Content that you provide necessary for you to use the Service and to grant the rights in these Terms; and (b) the storage, use, display, reproduction, distribution, modification, adaptation or transmission of such User Content doesn't violate any law or these Terms

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3.4 Responsibility

You will (a) be solely responsible for the nature, quality and accuracy of the User Content; (b) ensure that the User Content (including the storage or transmission thereof) complies with these Terms and any and all applicable laws, and regulations; (c) promptly handle and resolve any notices and claims relating to the User Content, including any notices sent to you by any person claiming that any User Content violates any person's rights, such as take-down notices pursuant to the Digital Millennium Copyright Act and any other notices; and (d) maintain appropriate security, protection and backup copies of the User Content, which may include, your use of additional encryption technology to protect the User Content from unauthorized access.

3.5 Inappropriate Content

You will not store or transmit inappropriate User Content, including any User Content: (a) containing unlawful, defamatory, threatening, pornographic, abusive, libelous or otherwise objectionable material of any kind or nature, (b) containing any material that encourages conduct that could constitute a criminal offense, or (c) that violates the intellectual property rights or rights to the publicity or privacy of others; (d) containing or that uses software viruses or other harmful or deleterious computer code, files or programs such as Trojan horses, worms, time bombs, cancelbots, or spyware; or (f) that harms, threatens, or harasses another person, organization, or RBC.

3.6 Global Storage

You understand and consent to the storage and processing of User Content and any other personal information in the United States. Rbc reserves the right to store and process, manage the account to maintain and develop the financial assets for a better future.

4. Export Restrictions.

The App is subject to applicable Indian laws and regulations. You must comply with all domestic and international export laws and regulations that apply to the App.

5. No Warranties.

ACCESS TO AND USE OF THE SERVICE IS AT YOUR SOLE RISK. RBC PROVIDES THE SERVICE "AS IS", "WITH ALL FAULTS" AND "AS AVAILABLE". TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, RBC MAKES NO (AND SPECIFICALLY DISCLAIMS ALL) REPRESENTATIONS OR WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, WITHOUT LIMITATION: (A) ANY WARRANTY THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE OR FREE OF HARMFUL COMPONENTS, THAT THE CONTENT WILL BE SECURE OR NOT OTHERWISE LOST OR DAMAGED; (B) ANY IMPLIED WARRANTY OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT; OR (C) ANY WARRANTY ARISING OUT OF ANY COURSE OF PERFORMANCE, COURSE OF DEALING OR USAGE OF TRADE. RBC MAKES NO WARRANTY OR REPRESENTATION AND DISCLAIMS ALL RESPONSIBILITY AND LIABILITY FOR: (I) THE COMPLETENESS, ACCURACY, AVAILABILITY, TIMELINESS, SECURITY OR RELIABILITY OF THE SERVICES OR ANY CONTENT; (II) ANY HARM TO YOUR COMPUTER SYSTEM, LOSS OF DATA, OR OTHER HARM THAT RESULTS FROM YOUR ACCESS TO OR USE OF THE SERVICE OR ANY CONTENT; (III) THE DELETION OF, OR THE FAILURE TO STORE OR TO TRANSMIT, ANY CONTENT AND OTHER COMMUNICATIONS MAINTAINED BY THE SERVICE; AND (IV) WHETHER THE SERVICES WILL MEET YOUR REQUIREMENTS OR BE AVAILABLE ON AN UNINTERRUPTED, SECURE, OR ERROR-FREE BASIS. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED FROM RBC, ITS AFFILIATES, RELATED COMPANIES, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, REPRESENTATIVES, PARTNERS, OR LICENSORS OR THROUGH THE SERVICES, WILL CREATE ANY WARRANTY OR REPRESENTATION.

6. Indemnification.

You agree to indemnify and hold Rbc and its subsidiaries, affiliates, officers, agents, employees, partners, suppliers, and licensors harmless from any claim, action, investigation or demand, including reasonable attorneys' fees, arising out of or relating to: (a) User Content; (b) use of the Service by you or under your account; or (c) your violation of these Terms or of any third party rights. Rbc will use commercially reasonable efforts to notify you of any such claim, action, investigation or demand that is subject to your indemnification obligation.

7. Limitations of Liability

IN NO EVENT WILL RBC, ITS SUBSIDIARIES, AFFILIATES, OFFICERS, AGENTS, EMPLOYEES, REPRESENTATIVES, PARTNERS, SUPPLIERS, OR LICENSORS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOST PROFITS, REVENUE, GOODWILL, LOSS OF DIGITAL ASSETS, OR USER CONTENT) HOWEVER CAUSED, UNDER ANY THEORY OF LIABILITY, INCLUDING, WITHOUT LIMITATION, CONTRACT, TORT, WARRANTY, NEGLIGENCE OR OTHERWISE, EVEN IF ANY OF THE FOREGOING PARTIES HAVE BEEN ADVISED AS TO THE POSSIBILITY OF SUCH DAMAGES.

- **Unsupported assets**

Any attempt to transfer any cryptocurrency or other digital or virtual assets that RBC technology does not support and RBC does not formally recognize with respect to the Platform (“Unsupported Assets”), whether through forks, airdrops, user error, layer protocols or otherwise, or any funds received via initial coin offering distributions, will be not accepted By RBC on behalf of any user, and, subject to the discretion of Rbc, you will not receive any Value with respect to any such Unsupported Assets.

In the event that an Unsupported Asset is sent to the exchange by a third party or user, by error or otherwise, it is effectively lost to such third parties or users. Any such Unsupported Assets will be treated as property of Rbc and may be disposed of in accordance with policy. The exchange is not responsible for the recovery or return of any Unsupported Asset sent by any third party or user, regardless of the intention of the person sending such Unsupported Asset or attempts by us to return such Unsupported Asset. we will not be responsible for or be required to attempt to recover or provide Value with respect to any Unsupported Assets sent to the platform, unless it decides to do so in its sole and absolute discretion.

RBC reserves the right in its sole and absolute discretion to list or delist any Asset at any time. Should RBC de-list an Asset you hold such that it becomes an Unsupported Asset, we will make reasonable attempts prior to such de-listing to convert any such Asset into another supported Asset of RBC choosing at then-prevailing market rates, and credit you with the Value of the Unsupported Asset held, less cost of such conversion. If is RBC is unable to convert an Unsupported Asset into a supported Asset, whether due to legal or regulatory restrictions, the lack of an available market, or otherwise, you may lose the Value of such Unsupported Asset.

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The information provided on the Site is not intended for distribution to or use by any person or entity in any jurisdiction or country where such distribution or use would be contrary to law or regulation or which would subject us to any registration requirement within such jurisdiction or country. Accordingly, those persons who choose to access the Site from other locations do so on their own initiative and are solely responsible for compliance with local laws, if and to the extent local laws are applicable.

The Service is intended for users who are at least 18 years old. You agree that by using the Site and the Service you are at least 18 years of age, or accessing the Service under the supervision of a parent or guardian, and you are legally able to enter into a contract. If you are a parent or legal guardian of a user under the age of 18 (or the age of legal majority), you agree to be fully responsible for the acts or omissions of such user in relation to the Service. If you use the Service on behalf of another person or entity, (a) all references to “you” throughout the RBC will include that person or entity, (b) you represent that you are authorized to accept these Terms on that person’s or entity’s behalf, and (c) in the event you or the person or entity violates these Terms, the person or entity agrees to be responsible to us.

PLEASE NOTE: THE “DISPUTE RESOLUTION” SECTION OF THIS RBC CONTAINS AN ARBITRATION CLAUSE THAT REQUIRES DISPUTES TO BE ARBITRATED ON AN INDIVIDUAL BASIS, AND PROHIBITS CLASS ACTION CLAIMS. IT AFFECTS HOW

DISPUTES BETWEEN YOU AND THE FOUNDATION ARE RESOLVED. BY ACCEPTING THIS RBC, YOU AGREE TO BE BOUND BY THIS ARBITRATION PROVISION. PLEASE READ IT CAREFULLY.

PROHIBITED ACTIVITIES

You may not access or use the Service for any purpose other than that for which we make the Service available. The Service may not be used in connection with any commercial endeavors except those that are specifically endorsed or approved by us.

As a user of the Service, you agree not to:

Systematically retrieve data or other content from the Service to create or compile, directly or indirectly, a collection, compilation, database, or directory without written permission from us.

Make any unauthorized use of the Service, including collecting usernames and/or email addresses of users by electronic or other means for the purpose of sending unsolicited email, or creating user accounts by automated means or under false pretenses.

Circumvent, disable, or otherwise interfere with security-related features of the Service, including features that prevent or restrict the use or copying of any content or enforce limitations on the use of the Service and/or the content contained therein.

Engage in unauthorized framing of or linking to the Site.

Trick, defraud, or mislead us and other users, especially in any attempt to learn sensitive account information such as user passwords.

Make improper use of our support services or submit false reports of abuse or misconduct.

Engage in any automated use of the system, such as using scripts to send comments or messages, or using any data mining, robots, or similar data gathering and extraction tools.

Interfere with, disrupt, or create an undue burden on the Site or the networks or services connected to the Site.

Attempt to impersonate another user or person.

Use any information obtained from the Site in order to harass, abuse, or harm another person.

Use the Service as part of any effort to compete with us or otherwise use the Service and/or the content for any revenue-generating endeavor or commercial enterprise.

Decipher, decompile, disassemble, or reverse engineer any of the software comprising or in any way making up a part of the Site.

Harass, annoy, intimidate, or threaten any of our employees or agents engaged in providing any portion of the Service to you.

Attempt to bypass any measures of the Site designed to prevent or restrict access to the Site, or any portion of the Site.

Delete the copyright or other proprietary rights notice from any content.

Copy or adapt the Site's software, including but not limited to Flash, PHP, HTML, JavaScript, or other code.

Upload or transmit (or attempt to upload or to transmit) viruses, Trojan horses, or other material, including excessive use of capital letters and spamming (continuous posting of repetitive text), that interferes with any party's uninterrupted use and enjoyment of the Service or modifies, impairs, disrupts, alters, or interferes with the use, features, functions, operation, or maintenance of the Service.

Upload or transmit (or attempt to upload or to transmit) any material that acts as a passive or active information collection or transmission mechanism, including without limitation, clear graphics interchange formats ("gifs"), 1×1 pixels, web bugs, cookies, or other similar devices (sometimes referred to as "spyware" or "passive collection mechanisms" or "pcms").

Except as may be the result of standard search engine or Internet browser usage, use, launch, develop, or distribute any automated system, including without limitation, any spider, robot, cheat utility, scraper, or offline reader that accesses the Site, or using or launching any unauthorized script or other software.

Disparage, tarnish, distribute hate speech/explicit content or otherwise harm, in our opinion, us, the Service and/or other users of the Service.

Copy, reproduce, distribute, publicly perform or publicly display all or portions of our Service, except as expressly permitted by us or our licensors.

Modify our Service, remove any proprietary rights notices or markings, or otherwise make any derivative works based upon our Service.

Infringe any patent, trademark, trade secret, copyright or other intellectual or proprietary right of the Foundation or any third party.

Use the Service in a manner inconsistent with any applicable laws or regulations.

SITE MANAGEMENT

We reserve the right, but not the obligation, to: (1) monitor the Site for violations of this platform (2) take appropriate legal action against anyone who, in our sole discretion, violates the law or this platform, including without limitation, reporting such user to law enforcement authorities; (3) in our sole discretion and without limitation, notice, or liability, to remove from the Site or otherwise disable all files and content that are excessive in size or are in any way burdensome to our systems; and (4) otherwise manage the Site in a manner designed to protect our rights and property and to facilitate the proper functioning of the Site.

TRADEMARKS

RBC and our logos, our product or service names, our slogans and the look and feel of the Service are trademarks of the Foundation and may not be copied, imitated or used, in whole or in part, without our prior written permission, which may be obtained by emailing rbcy.io

All other trademarks, registered trademarks, product names and company names or logos mentioned on the Service are the property of their respective owners. Reference to any products, services, processes or other information by trade name, trademark, manufacturer, supplier or otherwise does not constitute or imply endorsement, sponsorship or recommendation by us.

DISPUTE RESOLUTION

****Please read the following section carefully because it requires you to arbitrate certain disputes and claims with the Foundation and limits the manner in which you can seek relief from us, unless you opt out of arbitration by following the instructions set forth below. No class or representative actions or arbitrations are allowed under this arbitration provision**

(a) No Representative Actions. You and the Foundation agree that any dispute arising out of or related to this platform or the Service is personal to you and the Foundation and that any dispute will be resolved solely through individual action, and will not be brought as a class arbitration, class action or any other type of representative proceeding.

(b) Arbitration of Disputes. You and the Foundation waive your rights to a jury trial and to have any other dispute arising out of or related to this Service, including claims related to privacy and data security, (collectively, "*Disputes*") resolved in court. Instead, for any Dispute that you have against the Foundation you agree to first contact the Foundation and attempt to resolve the claim informally by sending a written notice of your claim ("*Notice*") to the Foundation by email rbcy.io or by certified mail mentioned above.

The Notice must (a) include your name, residence address, email address, and telephone number; (b) describe the nature and basis of the Dispute; and (c) set forth the specific relief sought. Our notice to you will be similar in form to that described above.

or exchange of non-privileged information relevant to the Dispute. The arbitrator, the Foundation, and you will maintain the confidentiality of any arbitration proceedings, judgments and awards, including information gathered, prepared and presented for purposes of the arbitration or related to the Dispute(s) therein.(e) Any Dispute must be filed within one year after the relevant claim arose; otherwise, the Dispute is permanently barred, which means that you and the Foundation will not have the right to assert the claim.

(g) You have the right to opt out of binding arbitration within 30 days of the date you first accepted the terms of this Section by mailing an opt-out notice to the Foundation . In order to be effective, the opt-out notice must include your full name and address and clearly indicate your intent to opt out of binding arbitration. By opting out of binding arbitration, you are agreeing to resolve Disputes in accordance with the terms of this platform.

(h) If any portion of this Section is found to be unenforceable or unlawful for any reason, (a) the unenforceable or unlawful provision shall be severed from these Terms; (b) severance of the unenforceable or unlawful provision shall have no impact whatsoever on the remainder of this Section or the parties' ability to compel arbitration of any remaining claims on an individual basis pursuant to this Section; and (c) to the extent that any claims must therefore proceed on a class, collective, consolidated, or representative basis, and the parties agree that litigation of those claims. Further, if any part of this Section is found to prohibit an individual claim seeking public injunctive relief, that provision will have no effect to the extent such relief is allowed to be sought out of arbitration, and the remainder of this Section will be enforceable.

GOVERNING LAW AND VENUE

Any dispute arising from these Terms and your use of the Service will be governed by and construed and enforced in accordance with the RBC polices .

CORRECTIONS

There may be information on the Site that contains typographical errors, inaccuracies, or omissions, including descriptions, pricing, availability, and various other information. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update the information on the Site at any time, without prior notice. The Foundation does not warrant that the content will be uninterrupted or error free or free of computer viruses, contaminants or other harmful items.

DISCLAIMER

THE SITE AND SERVICE IS PROVIDED ON AN "AS-IS" AND "AS-AVAILABLE" BASIS. TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE FOUNDATION WILL NOT BE LIABLE FOR ANY DAMAGES OF ANY KIND ARISING FROM THE USE OF THE SITE OR SERVICE, INCLUDING, BUT NOT LIMITED TO INDIRECT, INCIDENTAL, PUNITIVE, EXEMPLARY, SPECIAL OR CONSEQUENTIAL DAMAGES, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. YOU AGREE THAT YOUR USE OF THE SITE AND SERVICE WILL BE AT YOUR SOLE RISK. THE FOUNDATION IS NOT RESPONSIBLE FOR ANY DAMAGES OR LOSSES THAT RESULT FROM YOUR USE OF THE SERVICE, INCLUDING, BUT NOT LIMITED TO, YOUR USE OR INABILITY TO USE THE SERVICE; ANY CHANGES TO OR INACCESSIBILITY OR TERMINATION OF THE SERVICE; ANY DELAY, FAILURE, UNAUTHORIZED ACCESS TO, OR ALTERATION OF ANY TRANSMISSION OR DATA; ANY TRANSACTION OR AGREEMENT ENTERED INTO THROUGH THE SERVICE; ANY ACTIVITIES OR COMMUNICATIONS OF THIRD PARTIES; OR ANY DATA OR MATERIAL FROM A THIRD PERSON ACCESSED ON OR THROUGH THE SERVICES. WE MAKE NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THE SITE'S CONTENT OR THE CONTENT OF ANY WEBSITES LINKED TO THE SITE AND WE WILL ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY (1) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT AND MATERIALS, (2) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF THE SITE OR SERVICE, (3) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (4) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SITE, (5) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE WHICH MAY BE TRANSMITTED TO OR THROUGH THE SITE BY ANY THIRD PARTY, AND/OR (6) ANY ERRORS OR OMISSIONS IN ANY CONTENT AND MATERIALS OR FOR ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE VIA THE SITE.

IF YOU ARE DISSATISFIED WITH THE SERVICE, YOU AGREE THAT YOUR SOLE AND EXCLUSIVE REMEDY SHALL BE FOR YOU TO DISCONTINUE YOUR USE OF THE SERVICE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION AND EXCLUSIONS MAY NOT APPLY TO YOU.

The Foundation may link to products and services offered by third parties through the Service. These third-party products and services are not offered by the platform and the platform is not responsible for any damages or losses that you might incur as a result of your use or purchase of these products and services.

You hereby agree to defend, indemnify, and hold the platform harmless from and against any loss, damage, liability, claim, or demand, made by any third party due to or arising out of: including but not limited to intellectual property rights; any overt harmful act toward any other user of the Service with whom you connected via the Service; or any breach of, or failure to comply with, applicable law. Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate, at your expense, with our defense of such claims. We will use reasonable efforts to notify you of any such claim, action, or proceeding which is subject to this indemnification upon becoming aware of it.

MODIFYING AND TERMINATING OUR SERVICE

We reserve the right to modify our Service or to suspend or stop providing all or portions of our Service at any time. You also have the right to stop using our Service at any time. We are not responsible for any loss or harm related to your inability to access or use our Service.

USER DATA

We will maintain certain data that you transmit to the Site for the purpose of managing the performance of the Site, as well as data relating to your use of the Site. Although we perform regular routine backups of data, you are solely responsible for all data that you transmit or that relates to any activity you have undertaken using the Site. You agree that we shall have no liability to you for any loss or corruption of any such data, and you hereby waive any right of action against us arising from any such loss or corruption of such data.

ELECTRONIC COMMUNICATIONS, TRANSACTIONS, AND SIGNATURES

You agree and consent to receive disclosures and communications from us regarding our services including, but not limited to:

- Terms and conditions of service, and amendments thereto;
- Privacy policies and notices, and amendments thereto;
- Client agreements and receipts;
- Legal and regulatory disclosures and communications; and
- Customer service communications.

We may provide Communications to you by email or by making them accessible on the Site or through email (including via “hyperlinks” provided online and in emails). We may always, in our sole discretion, provide you with any Communication via paper.

Visiting the Site, sending us emails, and completing online forms constitute Communications. You consent to receive Communications, and you agree that all agreements, notices, disclosures, and other communications we provide to you electronically, via email and on the Site, satisfy any legal requirement that such communication be in writing. **YOU HEREBY AGREE TO THE USE OF ELECTRONIC SIGNATURES, CONTRACTS, ORDERS, AND OTHER RECORDS, AND TO ELECTRONIC DELIVERY OF NOTICES, POLICIES, AND RECORDS OF TRANSACTIONS INITIATED OR COMPLETED BY US OR VIA THE SITE.** You hereby waive any rights or requirements under any statutes, regulations, rules, ordinances, or other laws in any jurisdiction which require an original signature or delivery or retention of non-electronic records, or to payments or the granting of credits by any means other than electronic means.

Withdrawal of Consent

You may withdraw your consent to receive Communications under this by contacting us at rbcy.io We will process your request to withdraw your consent to receive electronic Communications in a reasonable time. After we process your request, your access and use of the Service will terminate.

Termination and Changes

We reserve the right, in our sole discretion, to discontinue the provision of your Communications, or to terminate or change the terms and conditions on which we provide Communications. We will provide you with notice of any such termination or change as required by law.

MISCELLANEOUS

This platform and any policies or operating rules posted by us on the Site or in respect to the Service constitute the entire agreement and understanding between you and us. Our failure to exercise or enforce any right or provision of this platform shall not operate as a waiver of such right or provision. This platform operates to the fullest extent permissible by law. We may assign any or all of our rights and obligations to others at any time. We shall not be responsible or liable for any loss, damage, delay, or failure to act caused by any cause beyond our reasonable control. If any provision or part of a provision of this platform is determined to be unlawful, void, or unenforceable, that provision or part of the provision is deemed severable from this platform and does not affect the validity and enforceability of any remaining provisions. There is no joint venture, partnership, employment or agency relationship created between you and us as a result of this platform or use of the Service. You agree that this platform will not be construed against us by virtue of having drafted them. You hereby waive any and all defenses you may have based on the electronic form of this platform and the lack of signing by the parties hereto to execute this platform.

CONTACT US

In order to resolve a complaint regarding the Site or to receive further information regarding use of the Service, please contact us at: rbcy.io

One of the key parts of the re-design will be the RBC section. We are working on different social media platforms and the community to compile a list of FAQs that can grow over time and become a real resource for the community.

Our hope is that by making each Q&A a directly link-able page, we're arming the RBC tools to destroy the inhibitions if any.

RBC STANDARD - A SPECIFICATION.

The RBC Standard will be a *Written Specification* and validating *test suite* derived from the RBC Core Wallet during the process of creating it.

The RBC Standard aims to fully document the reference implementation (Core Wallet), filling the gap of the often requested 'whitepaper' is available and providing docs to anyone trying to understand how RBC works.

As we've seen recently with some exchanges, 'getting RBC wallets right' isn't easy and right now to understand how RBC works you need to read the code, or have been part of the RBC project from the early days. What we hope to achieve by documenting RBC is multi-faceted:

Lower the barrier for new RBC.

One thing we've experienced trying to get more RPL into the RBC community is the steep learning curve faced by even experienced developers. Currently we're pointing people at the Bitcoin documentation and saying "It's a bit like this but there

are differences”, which is not helpful unless you have a pocket-ross/michi/pat/max to hold your hand. By creating developer focused documentation we hope to see a rise in the number of developers moving into the RBC space, and that’s good for everyone.

Standard-based functional test suite

Standards are fantastic, but unless they are provable they don’t hold much water. Part of the process of creating the RBC Standard will be the creation of a companion test-suite that will effectively exercise any implementation of RBC and be able to validate that it is compliant.

This is a huge accelerator for a diverse RBC ecosystem: when we can make changes to our node and wallet implementations and validate immediately that they will still work with the ecosystem, everyone moves faster.

Community Proposal Process.

For the first time the RBC Protocol will be represented in a way that can be implemented independently of the Core Wallet. This will provide the opportunity for the community to create a robust change-process via RBC (RBC Improvement Proposals) which can be discussed broadly in the community and with key stakeholders for a specified time prior to adoption.

We believe that a consensus-based community (which we have via a decentralised network) should have a strong preference for experimental implementations that exercise and demonstrate their effectiveness, similar to the approach for web standards.

The Foundation believes that moving the definitive RBC Protocol reference from the old Core Wallet *implementation* to a community managed *specification* will secure the future of RBC from the risks it currently faces existing as a single Wallet only. The more RBC Standard *compliant* wallet implementations exist, the more secure-by-implementation-consensus the *protocol* becomes, much as the consensus-based safety of the live network rests on diversity of nodes.

RBC, A CLEAN LIBRARY OF RBC BUILDING BLOCKS.

RBC will be a complete implementation of the RBC Protocols, as a library (and series of bindings to popular languages) which will allow anyone to build a RBC compliant product, without needing to worry about the deeper specifics of the crypto functions.

It’s important to note that RBC will be a pure library, not providing a ‘runnable’ node facility. It is intended that connecting the bits together into an engine be done at the level above, via the networking libraries of the host language.

During the process of extracting the fundamentals from the RBC Core Wallet (reference implementation) we aim to document ‘how RBC works’ as a suite of tests and documents we are calling the RBC [Standard](#). By doing this we will be able to verify that the RBC implementation of RBC internals is accurate to the wallet, and thus provide a mechanism for any future RBC implementations to verify compliance with the RBC Network.

WHY, WHAT DOES THIS DO FOR RBC?

It's all about utility through adoption, and adoption comes through integration. Right now the aging RBC Core wallet is heavy with desktop metaphors that made sense a , and encumbered with facilities which development and would better be broken out into utilities.

We believe that by taking the core functionality from RBC and making it available as a simple RBC library with bindings for many languages, we multiply the community's ability to innovate.

- Want to create a new RBC Wallet in Python? Ruby? Node.js? Do it!
- Want to create a slimmed down RBC node for a specific
- We're aiming to make the RBC Ecosystem healthier as we:
 - Diversify the dependence on the Core Wallet as the single definition of the RBC Blockchain.
 - Increase the options for standard-based wallet & node implementations to be developed.
 - Increase the integration options to improve adoption of RBC by platforms.
 - Improve the process of joining the RBC network so more people run RBC nodes.

These objectives are met primarily through the librarification of RBC and validated by a RBC [Standard](#) which will allow the community to have confidence in diverse implementations of RBC Nodes and Wallets.

RBC is the underlying building block in the Foundation's plan to make this happen.

TIMELINE.

As you can imagine, setting off on such an adventure is not a small feat and we are still just getting started. We already have some influential friends on our side and a growing group of people who are getting ready to contribute development time to these open-source projects.

Over the next few months the RBC and RPL projects will begin to take shape, and we have some early integrators who are interested in putting them to use in their projects. These early projects are about laying a solid foundation, while projects still to come will target improving transaction throughput and scale.

Expect to see more of the projects on the RBC unlock with their own details, Get repositories and issues as they are refined and commence work into 2024.

— The RBC Foundation team.

Note: A previous version of this advisory used "we" to refer to a group separate to the Foundation. It has been edited to clarify.

RBC has today paused ctskola withdrawals at times and stated they have found a "minor issue" in RBC. A most common issue .The Foundation wishes to address this:

Several months ago (noting while an earlier post stated a year, first confirmed mention is April) RBC notified a group of RBC Core maintainers that RBC had cases where transactions were stuck, meaning the transactions were not being mined successfully. The maintainers suggested RBC which would replace the original transactions with a new transaction without a higher /lower fee . Notably this was suggested because replace by fee invalidates the previous transaction (hence “replace”).

Sometime later RBC notified the maintainers that they had account reconciliation issues. The maintainers were unable to reproduce those issues with the data we were given by RBC, but at the time suggested using the command line option to mitigate the issue. This is notable as it is anticipated this would have also prevented the issue seen. Correct handling to cancel a transaction is to spend the to-be-cancelled transaction’s inputs to a different transaction, which invalidates the first.

- Ideally use replace-by-fee if available, but otherwise crafting and sending a transaction spending the previously chosen inputs, will invalidate the previous transaction.
- Please note that transactions don’t have a defined timeout period, but are typically discarded due to memory limits.

Guidance

RBC has received no further reports of this happening. For any providers with concerns about stagnant invalid transactions, we recommend stopping the process and then starting again

RBC requires mandatory KYC to be undertaken to onboard any users in order to comply with legal and regulatory obligations including, but not limited to, rules governing anti-money laundering, counter-terrorism financing and sanctions; RBC has created a number of educational resources to help users understand the KYC process, why it’s important and why we do it. These resources can be accessed and [here](#) (with links to further resources embedded into those articles).

Restrictions

We have notices regarding certain restrictions placed on our products and services which can be accessed [here](#). Users impacted by these restrictions are strongly encouraged to review these notices and seek independent advice. Please see the RBC blogs for a comprehensive list of restrictions and eligibility requirements to open and maintain an account on RBC.com.

Customer Service

If you have any questions or complaints about RBC products or services, please contact the team/upline who will be able to assist you.

RBC refers to an ecosystem comprising RBC websites (whose domain names include but are not liable to mobile applications, clients, applets and other applications that are developed to offer RBC Services, and includes independently-operated platforms, websites and clients within the ecosystem (e.g. RBC Open Platform, RBC Launchpad, RBC Labs, RBC Charity,. In case of any inconsistency between relevant terms of use of the above platforms and the contents of these Terms, the respective applicable terms of such platforms shall prevail.

2. RBC Accounts refer to the foundational virtual accounts, including main accounts and subaccounts, which are opened by RBC for Users to record on RBC their usage of RBC Services, transactions, asset changes and basic information. RBC Accounts serve as the basis for Users to enjoy and exercise their rights on RBC.

3. RBC Fiat Account means the record of your fiat currencies' balance (if any), which is enabled through an electronic money wallet (or similar account) service that is provided by a Fiat Partner.

4. RBC Operators refer to all parties that run RBC, including but not limited to legal persons unincorporated organizations and teams that provide RBC Services and are responsible for such services.

For convenience, unless otherwise stated, references to "RBC" and "we" in these Terms specifically mean RBC Operators. UNDER THESE TERMS, RBC OPERATORS MAY CHANGE AS RBC BUSINESS ADJUSTS, IN WHICH CASE, THE CHANGED OPERATORS SHALL PERFORM THEIR OBLIGATIONS UNDER THESE TERMS WITH YOU AND PROVIDE SERVICES TO YOU, AND SUCH CHANGE DOES NOT AFFECT YOUR RIGHTS AND INTERESTS UNDER THESE TERMS. ADDITIONALLY, THE SCOPE OF RBC OPERATORS MAY BE EXPANDED DUE TO THE PROVISION OF NEW RBC SERVICES, IN WHICH CASE, IF YOU CONTINUE TO USE RBC SERVICES, IT IS DEEMED THAT YOU HAVE AGREED TO JOINTLY EXECUTE THESE TERMS WITH THE NEWLY ADDED RBC OPERATORS. IN CASE OF A DISPUTE, YOU SHALL DETERMINE THE ENTITIES BY WHICH THESE TERMS ARE PERFORMED WITH YOU AND THE COUNTERPARTIES OF THE DISPUTE, DEPENDING ON THE SPECIFIC SERVICES YOU USE AND THE PARTICULAR ACTIONS THAT AFFECT YOUR RIGHTS OR INTERESTS.

5. RBC Services refer to various services provided to you by RBC that are based on Internet and/or blockchain technologies and offered via RBC websites, mobile applications, clients and other forms (including new ones enabled by future technological development). RBC Services include but are not limited to such RBC ecosystem components as Digital Asset Trading Platforms

6. RBC Platform Rules refer to all rules, interpretations, announcements, statements, letters of consent and other contents that have been and will be subsequently released by RBC, as well as all regulations, implementation rules, product process descriptions, and announcements published in the Help Center or within products or service processes.

7.collateral Accounts refer to special accounts opened by Users on RBC to deposit and withdraw collateral (such as margins) in accordance with these Terms (including the RBC Contract Services Agreement and RBC Platform Rules), as required for contract transactions, leveraged trading and/or currency borrowing services.

9. Designated Stablecoin means each of USD Coin (USDC), Pax Dollar (USDP), TrueUSD (TUSD) and any other Digital Asset RBC may designate as such from time to time, provided that RBC may remove any Digital Asset from the scope of this definition at any time without prior notice.

10. Designated Stablecoin Conversion means, in respect of each Designated Stablecoin, the automatic conversion of that Designated Stablecoin into rupees upon deposit or transfer into

your RBC Account or the conversion of USD into that Designated coin in connection with a withdrawal request.

11. Digital Currencies refer to encrypted or digital tokens or cryptocurrencies with a certain value that are based on blockchain and cryptography technologies and are issued and managed in a decentralized form.

12. Digital Assets refer to Digital Currencies, their derivatives or other types of digitalized assets with a certain value.

13. Fiat Partner means any third party service provider, with which RBC may partner in connection with any Fiat Services.

14. Fiat Services means:

- (a) crediting your RBC Account with one or more fiat currencies either via a bank transfer, or with your debit card or credit card;
- (b) purchasing Digital Assets at spot prices with one or more fiat currencies by using either your RBC Fiat Account balance, or your debit card or credit card;
- (c) selling Digital Assets at spot prices for fiat currencies and crediting the corresponding proceeds of sale either to your RBC Fiat Account, or to your debit card or credit card;
- (d) withdrawing one or more fiat currencies from your RBC Fiat Account either into your bank account, or to your debit card or credit card.

15. KYC refers to the “know-your-customer” process that RBC has put in place before entering into a business relationship or conducting transactions with its Users. As part of this process, RBC may do anything that it deems necessary in order to identify Users, verify their identity, scrutinize and investigate User transactions, or comply with any applicable law or regulation.

16. Loan/Lending refers to RBC lending of Digital Currencies to Users at an interest collected in certain ways (in the form of Digital Currencies), including but not limited to the leveraged trading and currency lending services currently offered, and other forms of loan/lending services to be launched by RBC.

17. Spot Trading means buying or selling supported Digital Assets and/or any supported fiat currency on the exchange for immediate settlement.

18. Users refer to all individuals, institutions or organizations that access, download or use RBC or RBC Services and who meet the criteria and conditions stipulated by RBC. If there exist other agreements for such entities as developers, distributors, market makers, and Digital Currencies exchanges, such agreements shall be followed. **General Provisions**

1. About These Terms

a. Contractual Relationship

These Terms constitute a legal agreement and create a binding contract between you and RBC

b. Supplementary Terms

Due to the rapid development of Digital Currencies and RBC, these Terms between you and RBC Operators do not enumerate or cover all rights and obligations of each party, and do not guarantee full alignment with needs arising from future development. Therefore, THE PRIVACY POLICY (()), RBC PLATFORM RULES, AND ALL OTHER AGREEMENTS ENTERED INTO SEPARATELY BETWEEN YOU AND RBC ARE DEEMED SUPPLEMENTARY TERMS THAT ARE AN INTEGRAL PART OF THESE TERMS AND SHALL HAVE THE SAME LEGAL EFFECT. YOUR USE OF RBC SERVICES IS DEEMED YOUR ACCEPTANCE OF THE ABOVE SUPPLEMENTARY TERMS.

c. Changes to These Terms

RBC reserves the right to change or modify these Terms in its discretion at any time. RBC will notify such changes by updating the terms on its website modifying the [Last revised] date displayed on this page.

ANY AND ALL MODIFICATIONS OR CHANGES TO THESE TERMS WILL BECOME EFFECTIVE UPON PUBLICATION ON THE WEBSITE OR RELEASE TO USERS. THEREFORE, YOUR CONTINUED USE OF RBC SERVICES IS DEEMED YOUR ACCEPTANCE OF THE MODIFIED AGREEMENT AND RULES. IF YOU DO NOT AGREE TO ANY CHANGES TO THESE TERMS, YOU

MUST STOP USING SERVICES IMMEDIATELY. YOU ARE RECOMMENDED TO FREQUENTLY REVIEW THESE TERMS TO ENSURE YOUR UNDERSTANDING OF THE TERMS AND CONDITIONS THAT APPLY TO YOUR ACCESS TO AND USE OF BINANCE SERVICES.

d. Prohibition of Use

BY ACCESSING AND USING RBC SERVICES, YOU REPRESENT AND WARRANT THAT YOU HAVE NOT BEEN INCLUDED IN ANY TRADE EMBARGOES OR ECONOMIC SANCTIONS LIST RBC RESERVES THE RIGHT TO CHOOSE MARKETS AND JURISDICTIONS TO CONDUCT BUSINESS, AND MAY RESTRICT OR REFUSE, IN ITS DISCRETION, THE PROVISION OF RBC SERVICES IN CERTAIN COUNTRIES OR REGIONS.

About RBC

As an important part of the RBC Ecosystem, RBC mainly serves as a global online platform for Digital Assets trading, and provides Users with a trading platform, financing services, technical services and other Digital Assets-related services. As further detailed below, Users must register and open an account with RBC, and deposit Digital Assets into their account prior to trading. Users may, subject to the restrictions set forth in these Terms, apply for the withdrawal of Digital Assets.

Although RBC has been committed to maintaining the accuracy of the information provided through RBC Services, RBC cannot and does not guarantee its accuracy, applicability, reliability, integrity, performance or appropriateness, nor shall RBC be liable for any loss or damage that may be caused directly or indirectly by your use of these contents. The information about RBC Services may change without notice, and the main purpose of providing such information is to help Users make independent decisions. RBC does not provide investment or consulting advice of any kind, and is not responsible for the use or interpretation of information on RBC or any other communication medium. All Users of RBC Services must understand the risks involved in Digital Assets trading, and are recommended to exercise prudence and trade responsibly within their own capabilities.

3. RBC Account Registration and Requirements

a. Registration

All Users must apply for a RBC Account at (www.rbcy.io/register) before using RBC Services. When you register a RBC Account, you must provide the information identified in this paragraph or otherwise as requested by RBC, and accept these Terms, the Privacy Policy, and other RBC Platform Rules. RBC may refuse, in its discretion, to open a RBC Account for you. You agree to provide complete and accurate information when opening a RBC Account, and agree to timely update any information you provide to RBC to maintain the integrity and accuracy of the information.

Each User (including natural person, business or legal entity) may maintain only one main account at any given time. However, Users can open one or more subaccounts under the main account with the consent of RBC. For certain RBC Services, you may be required to set up a specific account independent from your RBC Account, based on the provisions of these Terms or the Supplementary Terms. The registration, use, protection and management of such trading accounts are equally governed by the provisions of this unless otherwise stated in these Terms or the Supplementary Terms.

Eligibility

By registering to use a RBC Account, you represent and warrant that:

(i) as an individual, you are at least 18 or are of legal age to form a binding contract under applicable laws; (ii) as an individual, legal person, or other organization, you have full legal capacity and sufficient authorizations to enter into these Terms; (iii) you have not been previously suspended or removed from using the RBC Platform or the RBC Services; (iv) you do not have an existing RBC Account; (v) you are not resident, located in or otherwise attempting to access the RBC Platform or the RBC Services from, or otherwise acting on behalf of a person or legal entity that is resident or located in, a Restricted Location.

For the purposes hereof, "Restricted Location" shall include and such other locations as designated by RBC Operators from time to time as a "Restricted Location" for the purposes hereof; (vi) if you act as an employee or agent of a legal entity, and enter into these Terms on their behalf, you represent and warrant that you have all the necessary rights and authorizations to bind such legal entity and to access and use the RBC Platform and RBC Services on behalf of such legal entity; and (vii) your use of the RBC Platform and the RBC Services will not violate any and all laws and regulations applicable to you or the legal entity on whose behalf you are acting, including but not limited to regulations on anti-money laundering, anti-corruption, and counter-terrorist financing.

Please note that there are legal requirements in various countries which may restrict the products and services that RBC Operators can lawfully provide. Accordingly, some products and services and certain functionality within the RBC Platform may not be available or may be restricted in certain jurisdictions or regions or to certain users. You shall be responsible for informing yourself about and observing any restrictions and/or requirements imposed with respect to the access to and use of the RBC Platform and the RBC Services in each country from which the RBC Platform and the RBC Services are accessed by you or on your behalf. RBC Operators reserve the right to change, modify or impose additional restrictions with respect to the access to and use of the RBC Platform and/the RBC Services from time to time at their discretion at any time without prior notification.

c. User Identity Verification

Your registration of an account with RBC will be deemed your agreement to provide required personal information for identity verification. Such information will be used to verify Users' identity, identify traces of money laundering, terrorist financing, fraud and other financial crimes through RBC, or for other lawful purposes stated by RBC.

We will collect, use and share such information in accordance with our Privacy Policy. In addition to providing such information, you agree to allow us to keep a record of that information during the period for which your account is active and within five (5) years after your account is closed, in compliance with global industry standards on data storage. You also authorize us to conduct necessary investigations directly or through a third party to verify your identity or protect you and/or us from financial crimes, such as fraud. The information we require to verify your identity may include, but is not limited to, your name, email address, contact information, phone number, username, government-issued ID, date of birth, and other information collected during account registration. When providing the required information, you confirm it is true and accurate.

AFTER REGISTRATION, YOU MUST ENSURE THAT THE INFORMATION IS TRUE, COMPLETE, AND TIMELY UPDATED WHEN CHANGED. IF THERE ARE ANY GROUNDS FOR BELIEVING THAT ANY OF THE INFORMATION YOU PROVIDED IS INCORRECT, FALSE, OUTDATED OR INCOMPLETE, RBC RESERVES THE RIGHT TO SEND YOU A NOTICE TO DEMAND CORRECTION, DIRECTLY DELETE THE RELEVANT INFORMATION, AND, AS THE CASE MAY BE, TERMINATE ALL OR PART OF RBC SERVICES WE PROVIDE FOR YOU. IF WE ARE UNABLE TO REACH YOU WITH THE CONTACT INFORMATION YOU PROVIDED, YOU SHALL BE FULLY LIABLE FOR ANY LOSS OR EXPENSE CAUSED TO RBC DURING YOUR USE OF RBC SERVICES. YOU HEREBY ACKNOWLEDGE AND AGREE THAT YOU HAVE THE OBLIGATION TO UPDATE ALL THE INFORMATION IF THERE IS ANY CHANGE. BY REGISTERING AN ACCOUNT, YOU HEREBY AUTHORIZE RBC TO CONDUCT INVESTIGATIONS THAT RBC CONSIDERS NECESSARY, EITHER DIRECTLY OR THROUGH A THIRD PARTY, TO VERIFY YOUR IDENTITY OR PROTECT YOU, OTHER USERS AND/OR RBC FROM FRAUD OR OTHER FINANCIAL CRIMES, AND TO TAKE NECESSARY ACTIONS BASED ON THE RESULTS OF SUCH INVESTIGATIONS. YOU ALSO ACKNOWLEDGE AND AGREE THAT YOUR PERSONAL INFORMATION MAY BE DISCLOSED TO CREDIT BUREAUS AND AGENCIES FOR FRAUD PREVENTION OR FINANCIAL CRIME PREVENTION, WHICH MAY RESPOND TO OUR INVESTIGATIONS IN FULL.

d. Account Usage Requirements

The RBC Account can only be used by the account registrant. RBC reserves the right to suspend, freeze or cancel the use of RBC Accounts by persons other than account registrant. If you suspect or become aware of any unauthorized use of your username and password, you should notify RBC immediately. RBC assumes no liability for any loss or damage arising from the use of RBC Account by you or any third party with or without your authorization.

e. Account Security

RBC has been committed to maintaining the security of User entrusted funds, and has implemented industry standard protection for RBC Services. However, the actions of individual Users may pose risks. You shall agree to treat your access credentials (such as username and password) as confidential information, and not to disclose such information to any third party. You also agree to be solely responsible for taking the necessary security measures to protect your RBC Account and personal information.

You should be solely responsible for keeping safe of your RBC Account and password, and be responsible for all the transactions under your RBC Account. RBC assumes no liability for any loss or consequences caused by authorized or unauthorized use of your account credentials, including but not limited to information disclosure, information release, consent or submission of various rules and agreements by clicking on the website, online agreement renewal, etc.

By creating a RBC Account, you hereby agree that:

- i. you will notify RBC immediately if you are aware of any unauthorized use of your RBC Account and password or any other violation of security rules;
- ii. you will strictly abide by all mechanisms or procedures of RBC regarding security, authentication, trading, charging, and withdrawal; and
- iii. you will take appropriate steps to logout from RBC at the end of each visit.

RBC Services Upon completion of the registration and identity verification for your RBC Account, you may use various RBC Services, including but not limited to, Spot Trading, Fiat Services, contract trading, leveraged trading, RBC Savings services, staking, acquiring market-related data, research and other information released by RBC, participating in User activities held by RBC, etc., in accordance with the provisions of these Terms (including RBC Platform Rules and other individual agreements). RBC has the right to:

1. Provide, modify or terminate, in its discretion, any RBC Services; and
2. Allow or prohibit some Users' use of any RBC Services in accordance with relevant RBC Platform Rules.

RBC has the exclusive authority to determine which Digital Assets are listed on the platform and may add or remove Digital Assets from the platform in its sole discretion, from time to time. RBC may also change the order size available for each Digital Asset. In respect of such additions, removals, or amendments, RBC may, but is not obliged to, notify Users in advance and RBC shall have no liability to Users in connection with such additions, removals or amendments.

1. Service Usage Guidelines

a. License

Provided that you constantly comply with the express terms and conditions stated in these Terms, RBC grants you a revocable, limited, royalty-free, non-exclusive, non-transferable, and non-sublicensable license to access and use RBC Services through your computer or Internet compatible devices for your personal/internal purposes. You are prohibited to use RBC Services for resale or commercial purposes, including transactions on behalf of other persons or

entities. All the above actions are expressly prohibited and constitute a material violation of these Terms. The content layout, format, function and access rights regarding RBC Services should be stipulated in the discretion of RBC. RBC reserves all rights not expressly granted in these Terms. Therefore, you are hereby prohibited from using RBC Services in any way not expressly authorized by these Terms.

These Terms only grant a limited license to access and use RBC Services. Therefore, you hereby agree that when you use RBC Services, RBC does not transfer RBC Services or the ownership or intellectual property rights of any RBC intellectual property to you or anyone else. All the text, graphics, user interfaces, visual interface, photos, sounds, process flow diagrams, computer code (including html code), programs, software, products, information and documents, as well as the design, structure, selection, coordination, expression, look and feel, and layout of any content included in the services or provided through RBC Services, are exclusively owned, controlled and/or licensed by RBC Operators or its members, parent companies, licensors or affiliates.

RBC owns any feedback, suggestions, ideas, or other information or materials (hereinafter collectively referred to as "Feedback") about RBC or RBC Services that you provide through email, RBC Services, or other ways. You hereby transfer all rights, ownership and interests of the Feedback and all related intellectual property rights to RBC. You have no right and hereby waive any request for acknowledgment or compensation based on any Feedback, or any modifications based on any Feedback.

Restriction

When you use RBC Services, you agree and undertake to comply with the following provisions:

- i. During the use of RBC Services, all activities you carry out should comply with the requirements of applicable laws and regulations, these Terms, and various guidelines of RBC;
- ii. Your use of RBC Services should not violate public interests, public morals, or the legitimate interests of others, including any actions that would interfere with, disrupt, negatively affect, or prohibit other Users from using RBC Services;
- iii. You agree not to use the services for market manipulation (such as pump and dump schemes, wash trading, self-trading, front running, quote stuffing, and spoofing or layering, regardless of whether prohibited by law);
- iv. Without written consent from RBC, the following commercial uses of RBC data are prohibited:
 - 1) Trading services that make use of RBC quotes or market bulletin board information.
 - 2) Data feeding or streaming services that make use of any market data of RBC.
 - 3) Any other websites/apps/services that charge for or otherwise profit from (including through advertising or referral fees) market data obtained from RBC.
- v. Without prior written consent from RBC, you may not modify, replicate, duplicate, copy, download, store, further transmit, disseminate, transfer, disassemble, broadcast, publish, remove or alter any copyright statement or label, or license, sub-license, sell, mirror, design, rent, lease, private label, grant security interests in the properties or any part of the properties, or create their derivative works or otherwise take advantage of any part of the properties.
- vi. You may not (i) use any deep linking, web crawlers, bots, spiders or other automatic devices, programs, scripts, algorithms or methods, or any similar or equivalent manual processes to access, obtain, copy or monitor any part of the properties, or replicate or bypass the navigational structure or presentation of RBC Services in any way, in order to obtain or attempt to obtain any materials, documents or information in any manner not purposely provided through RBC Services;

(ii) attempt to access any part or function of the properties without authorization, or connect to RBC Services or any RBC servers or any other systems or networks of any RBC Services provided through the services by hacking, password mining or any other unlawful or prohibited means; (iii) probe, scan or test the vulnerabilities of RBC Services or any network connected to the properties, or violate any security or authentication measures on RBC Services or any network connected to RBC Services; (iv) reverse look-up, track or seek to track any information of any other Users or visitors of RBC Services; (v) take any actions that imposes an unreasonable or disproportionately large load on the infrastructure of systems or networks of RBC Services or RBC, or the infrastructure of any systems or networks connected to RBC services; (vi) use any devices, software or routine programs to interfere with the normal operation of RBC Services or any transactions on RBC Services, or any other person's use of RBC Services; (vii) forge headers, impersonate, or otherwise manipulate identification, to disguise your identity or the origin of any messages or transmissions you send to RBC, or (viii) use RBC Services in an illegal way.

By accessing RBC Services, you agree that RBC has the right to investigate any violation of these Terms, unilaterally determine whether you have violated these Terms, and take actions under relevant regulations without your consent or prior notice. Examples of such actions include, but are not limited to:

1. Blocking and closing order requests;
2. Freezing your account;
3. Reporting the incident to the authorities;
4. Publishing the alleged violations and actions that have been taken;
5. Deleting any information you published that are found to be violations.

2. Spot Trading

By making use of Spot Trading, you acknowledge and agree that you have read, understood and accepted the [Spot Trading Terms of Use](#), which shall apply to all Spot Trading (as such term is defined in the Spot Trading Terms of Use).

3. Fiat Services

3.1 By accepting these Terms, you acknowledge and agree that:

- A. you have read, accepted and will comply with these Terms, the Legal Statement, the [Privacy Policy](#), and any other RBC Platform Rules related to Services;
- B. RBC may partner with any Fiat Partners and that, if applicable, you will open an account with such Fiat Partners by completing the relevant registration and identity verification for such account, and by accepting any user agreements, terms and conditions, policies and procedures or similar documents of any Partners;
- C. any payments expressed in any fiat currencies and which have been made in connection with any Services may not be canceled, recalled or refunded, and that any chargeback requests in connection with any Services that involve a Partner, are subject to that Partner's policies and procedures.

3.2

4. Restriction

When you use RBC Services, you agree and undertake to comply with the following provisions:

- i. During the use of RBC Services, all activities you carry out should comply with the requirements of applicable laws and regulations, these Terms, and various guidelines of RBC;
- ii. Your use of RBC Services should not violate public interests, public morals, or the legitimate interests of others, including any actions that would interfere with, disrupt, negatively affect, or prohibit other Users from using RBC Services;
- iii. You agree not to use the services for market manipulation (such as pump and dump schemes, wash trading, self-trading, front running, quote stuffing, and spoofing or layering, regardless of whether prohibited by law);
- iv. Without written consent from RBC, the following commercial uses of RBC data are prohibited:
 - 1) Trading services that make use of RBC quotes or market bulletin board information.
 - 2) Data feeding or streaming services that make use of any market data of RBC.
 - 3) Any other websites/apps/services that charge for or otherwise profit from (including through advertising or referral fees) market data obtained from RBC.
- v. Without prior written consent from RBC, you may not modify, replicate, duplicate, copy, download, store, further transmit, disseminate, transfer, disassemble, broadcast, publish, remove or alter any copyright statement or label, or license, sub-license, sell, mirror, design, rent, lease, private label, grant security interests in the properties or any part of the properties, or create their derivative works or otherwise take advantage of any part of the properties.
- vi. You may not (i) use any deep linking, web crawlers, bots, spiders or other automatic devices, programs, scripts, algorithms or methods, or any similar or equivalent manual processes to access, obtain, copy or monitor any part of the properties, or replicate or bypass the navigational structure or presentation of RBC Services in any way, in order to obtain or attempt to obtain any materials, documents or information in any manner not purposely provided through RBC Services; (ii) attempt to access any part or function of the properties without authorization, or connect to RBC Services or any RBC servers or any other systems or networks of any RBC Services provided through the services by hacking, password mining or any other unlawful or prohibited means; (iii) probe, scan or test the vulnerabilities of RBC Services or any network connected to the properties, or violate any security or authentication measures on RBC Services or any network connected to RBC Services; (iv) reverse look-up, track or seek to track any information of any other Users or visitors of RBC Services; (v) take any actions that imposes an unreasonable or disproportionately large load on the infrastructure of systems or networks of RBC Services or RBC, or the infrastructure of any systems or networks connected to RBC services; (vi) use any devices, software or routine programs to interfere with the normal operation of RBC Services or any transactions on RBC Services, or any other person's use of RBC Services; (vii) forge headers, impersonate, or otherwise manipulate identification, to disguise your identity or the origin of any messages or transmissions you send to Binance, or (viii) use RBC Services in an illegal way.
 - a. You fully understand the high risks of Futures Trading, including but not limited to the risk of major fluctuations of Digital Assets in Futures Trading, and the risk of exacerbated adverse outcome when leverage is used;
 - b. You have sufficient investment knowledge and experience and the capacity to take risks arising from Futures Trading, and agree to independently assume all the risks arising from the investment of Futures Trading;
 - c. Before performing Futures Trading, you have read and understood all the contents of the RBC Futures Service Agreement and the relevant RBC Platform Rules, and have consulted

relevant professionals to make informed decisions on whether and how to complete Futures Trading according to their recommendations and your own reasonable judgment;

d. You agree and authorize RBC to take various reasonable measures in its discretion (including but not limited to forced liquidation and forced position reduction under specific circumstances) in accordance with the RBC Futures Service Agreement and the relevant RBC Platform Rules to protect the legitimate interests of you, RBC and other Users.

5. Options Trading

Before entering into transactions in Options products through RBC (“Options Trading”), you acknowledge and agree that:

a. You fully understand the high risks of Options Trading, including but not limited to the risk of major fluctuations of Digital Assets in Options Trading, and the risk of exacerbated adverse outcome when leverage is used;

b. You have sufficient investment knowledge and experience and the capacity to take risks arising from Options Trading, and agree to independently assume all the risks arising from the investment of Options Trading;

c. Before performing Options Trading, you have read and understood, and agree to be bound by the terms of, the RBC [Options Service Agreement](#) and all relevant RBC Platform Rules, which shall supplement these Terms of Use, and have consulted relevant professionals to make informed decisions on whether and how to complete Options Trading according to their recommendations and your own reasonable judgment;

d. You agree and authorize RBC to take various reasonable measures in its discretion (including but not limited to forced liquidation and forced position reduction under specific circumstances) in accordance with the RBC Options Service Agreement and all relevant RBC Platform Rules to protect the legitimate interests of you, RBC and other Users.

6. Margin Trading

By making use of the Margin Services, you acknowledge and agree that you have read, understood and accepted the “[Margin Service Terms of Use](#)”, which shall apply to all Margin Services (as such term is defined in the Margin Service Terms of Use).

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RBC offers RBC Savings, a service to provide Users with value-added services for their idle Digital Assets. To use RBC Savings service, you must conclude with RBC a separate RBC Savings Service User Agreement and open a special RBC Savings service account, following the completion of registration and identity verification for your RBC Account. When using RBC Savings service, you should note that:

a. RBC Savings assets will be used in cryptocurrency leveraged borrowing and other businesses.

b. When you use RBC Savings service, you will unconditionally authorize RBC to distribute and grant the leveraged interest according to RBC Platform Rules.

c. You shall abide by relevant laws and regulations to ensure that the sources of Digital Assets are legitimate and compliant when using RBC Savings service.

d. When you use RBC Savings service, you should fully recognize the risks of investing in Digital Assets and operate cautiously.

e. You agree that all investment operations conducted on RBC represent your true investment intentions and that unconditionally accept the potential risks and benefits of your investment decisions.

f. RBC reserves the right to suspend or terminate RBC Savings service. If necessary, RBC can suspend and terminate RBC Savings service .

g. Due to network delay, computer system failures and other force majeure, which may lead to delay, suspension, termination or deviation of execution of RBC Savings service, RBC will use reasonable effort to ensure but not promise that RBC Savings service execution system runs stably and effectively. RBC does not take any responsibility if the final execution fails to match your expectations due to the above factors.

Staking Programs

RBC will from time to time launch Staking Programs for specific types of Digital Currencies to reward, as per certain rules, users who hold such Digital Currencies in their RBC Accounts. When participating in Staking Programs, you should note that:

a. Unless otherwise stipulated by RBC, Staking Programs are free of charge and Users may trade during the staking period;

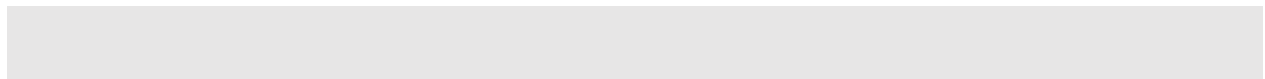
b. RBC does not guarantee Users' proceeds under any Staking Program;

c. RBC has the right to initiate or terminate Staking Program for any Digital Currencies or modify rules on such programs in its sole discretion;

d. Users shall ensure that sources of the Digital Currencies they hold in RBC Accounts are legal and compliant and undertake to observe related laws and regulations. Otherwise, RBC has the right to take necessary steps in accordance with these Terms or RBC Platform Rules, including, without limitation, freezing RBC Accounts or deducting the Digital Currencies awarded to Users who violate the rules of respective Staking Programs.

Additional Terms and Conditions

Additional terms and conditions may apply to specific applications, features, or portions of the Services. All such additional terms and conditions are hereby incorporated by this reference into these Terms of Service. Such terms shall be read to be consistent with these Terms of Service to the greatest extent possible. In the event of a direct conflict between these Terms of Service and the terms for any specific application, the terms and conditions for the specific application shall control. Information and other material provided through the Services may also be updated from time to time, but such content is not necessarily complete or up-to-date, and we are under no obligation to update such content or any other part of the Services, which you acknowledge by use of the Services



General Risk Warning

A. How to interpret this Risk Warning

All terms used in this notice, which are defined in the RBC Terms of Use (the “**Terms of Use**”), have the same meaning and construction as in the Terms of Use..

B. RBC Services

This notice provides you with information about the risks associated with RBC Services. Each RBC Service has its own distinct risks. This notice provides a general description of the risks when you use the Services.

This notice does not explain all of the risks or how such risks relate to your personal circumstances. It is important that you fully understand the risks involved before making a decision to use the Services.

C. No Personal Advice

We do not provide personal advice in relation to our products or services. We sometimes provide factual information, information about transaction procedures and information about the potential risks. However, any decision to use our products or services is made by you. No communication or information provided to you by RBC is intended as, or shall be considered or construed as, investment advice, financial advice, trading advice, or any other sort of advice. You are solely responsible for determining whether any investment, investment strategy or related transaction is appropriate for you according to your personal investment objectives, financial circumstances and risk tolerance.

D. No Monitoring

RBC is not your broker, intermediary, agent, or advisor and has no fiduciary relationship or obligation to you in connection with any trades or other decisions or activities undertaken by you using RBC Services. We do not monitor whether your use of RBC Services is consistent with your financial goals and objectives. It is up to you to assess whether your financial resources are adequate for your financial activity with us, and to your risk appetite in the products and services you use.

E. No Tax, Regulatory or Legal Advice

The taxation of Digital Assets is uncertain, and you are responsible for determining what taxes you might be liable to, and how they apply, when transacting through the RBC Services. It is your responsibility to report and pay any taxes that may arise from transacting on the RBC Services, and you acknowledge that RBC does not provide legal or tax advice relative to these transactions. If you have any doubts about your tax status or obligations when using RBC Services, or with respect to the Digital Assets held to the credit of your RBC account, you may wish to seek independent advice.

You acknowledge that, when, where and as required by applicable legislation, RBC shall report information regarding your transactions, transfers, distributions or payments to tax or other

public authorities. Similarly, when, where and as required by applicable law, RBC shall withhold taxes related to your transactions, transfers, distributions or payments. Applicable legislation could also prompt RBC to request you for additional tax information, status, certificates or documentation. You acknowledge that failure to answer these requests within the timeframe defined, may result in withholding taxes by RBC, to be remitted to tax authorities as defined by relevant law. You are encouraged to seek professional and personal tax advice regarding the above and before making any digital asset transaction.

F. Market Risks

Digital Asset trading is subject to high market risk and price volatility. Changes in value may be significant and may occur rapidly and without warning. Past performance is not a reliable indicator of future performance. The value of an investment and any returns can go down as well as up, and you may not get back the amount you had invested.

G. Liquidity risk

Digital Assets may have limited liquidity which may make it difficult or impossible for you to sell or exit a position when you wish to do so. This may occur at any time, including at times of rapid price movements.

H. Fees & Charges whenever applicable

I. Availability Risk

We do not guarantee that the RBC Services will be available at any particular time or that RBC Services will not be subject to unplanned service outages or network congestion. It may not be possible for you to buy, sell, store, transfer, send or receive Digital Assets when you wish to do so.

There are legal requirements in various countries which may restrict the products and services that RBC can lawfully provide. Accordingly, some products and services and/or certain functionality within the Platform may not be available or may be restricted in certain jurisdictions or regions or to certain Users and any RBC campaigns, user competitions or other promotions will not be open to (and are not targeted at or intended for) Users to whom restrictions apply. Users are responsible for informing themselves about and observing any restrictions and/or requirements imposed with respect to the access to and use of the Platform and the RBC Services in each jurisdiction from which the Platform and the RBC Services are accessed by or on behalf of the User. RBC reserves the right to change, modify or impose additional restrictions with respect to the access to and use of the Platform and/or the RBC Services from time to time in its sole discretion without notification.

J. Third Party Risk`

Third parties, such as payment providers, custodians, and banking partners may be involved in the provision of RBC Services. You may be subject to the terms & conditions of these third parties, and RBC may not be responsible for any loss that these third parties may cause to you.

K. Security Risk

It is not possible for RBC to eliminate all security risks. You are responsible for keeping your RBC Account password safe, and you may be responsible for all the transactions under your

RBC Account, whether you authorised them or not. Transactions in Digital Assets may be irreversible, and losses due to fraudulent or unauthorised transactions may not be recoverable.

L. Risks related to Digital Assets

Given the nature of Digital Assets and their underlying technologies, there are a number of intrinsic risks, including but not limited to:

- a. faults, defects, hacks, exploits, errors, protocol failures or unforeseen circumstances occurring in respect of a Digital Asset or the technologies or economic systems on which the Digital Asset rely;
- b. transactions in Digital Assets being irreversible. Consequently, losses due to fraudulent or accidental transactions may not be recoverable;
- c. technological development leading to the obsolescence of a Digital Asset;
- d. delays causing a transactions not be settled on the scheduled delivery date; and
- e. attacks on the protocol or technologies on which a Digital Asset depends, including, but not limited to: distributed denial of service; ii. sybil attacks; iii. phishing; iv. social engineering; v. hacking ; vi. smurfing; vii. malware; viii. double spending; ix. majority-mining, consensus-based or other mining attacks; x. misinformation campaigns; xi. forks; and xii. spoofing.

M. Monitoring Risks

Digital Asset markets are open 24 hours a day, 7 days a week. Rapid price changes may occur at any time, including outside of normal business hours.

N. Communication Risks

When you communicate with us via electronic communication, you should be aware that electronic communications can fail, can be delayed, may not be secure and/or may not reach the intended destination.

Currency

Currency exchange fluctuations will impact your gains and losses.

P. Legal Risk

Changes in laws and regulations may materially affect the value of Digital Assets. This risk is unpredictable and may vary from market to market.

A. Convert Services

1. By accessing and using the Convert Services (as defined below), you acknowledge and agree that you have read, understood and accepted all of the terms and conditions in these terms (the “**Terms**”), and you acknowledge and agree that you will be bound by and will comply with these Convert Terms. If you do not understand and accept these Terms in their entirety, you should refrain from accessing or using the Convert Services.
2. Upon completion of the registration and identity verification for your RBC Account, you may be able to make use of the RBC Convert services, which enable Users to buy and sell Digital Assets based on prices provided by RBC

Pursuant to the Convert Services, Users may provide RBC with a request to convert one Digital Asset into another Digital Asset or a particular Fiat currency into a Digital Asset (or vice versa), as applicable, based on supported trading pairs as available on the Platform (a “**Conversion**”), which RBC may, in its sole discretion, elect to accept or reject. If accepted, a transaction will be entered into between RBC and the User subject to the terms as set out in these Terms.

3. To request a Conversion between a supported trading pair through the Platform you may place: (i) a market order, by specifying the type and amount of the Digital Assets or Fiat currency (each an “**Asset**”) to be converted and the type of Assets to be received pursuant to such Conversion and/or (ii) a limit order, by specifying the type and amount of the Assets to be converted and the type of Assets to be received pursuant to such Conversion, the limit price at which such Conversion is to take place and the date upon which the limit order is to expire

For the purposes of the Services, reference to “Platform” in these Convert Terms shall be to the digital platform made accessible via any website, page, feature, or content owned or operated by RBC, any mobile application developed or provided by RBC made available to Users or any third-party application by such other means as RBC may prescribe from time to time for the use of Convert Services.

4. If you place sale order, RBC may (but is not obliged to) provide a non-binding, indicative and discretionary quote for the conversion (a “**sale conversionQuote**”), which you may accept or decline within such a period of time as RBC may, in its sole discretion, specify. It is your responsibility to check the competitiveness of the price and decide whether to accept the Quote or not within the specified time. Your acceptance of the Quote will result in the submission of a trade request to RBC for RBC to process the requested Conversion at the price provided in the Quote (a “**Sell Request**”). Submission of a Sell Request authorizes RBC to temporarily lock the requisite amount of the User’s Assets that are to be converted until the Conversion is completed (subject to RBC right to reject any such Trade Request as detailed further below).

5. User’s acceptance of a Quote and submission of a Trade Request does not obligate RBC to process the requested Conversion on behalf of the User. Binance may either accept or reject the Trade Request at its sole discretion, depending on market conditions and other factors at the relevant time.

6. If RBC accepts the Trade Request, RBC will guarantee the price of the requested Conversion (regardless of price movement) as well as the amount of the relevant Assets that are to be converted and provided to the User pursuant to such Conversion. RBC will settle the requested Conversion accordingly by debiting the User’s RBC Account of the agreed amount of Assets to be converted and crediting the User’s RBC Account with the agreed amount of Assets to be received pursuant to such Conversion. In most cases, the settlement will complete within

seconds from the acceptance by RBC of the relevant Sale Request, however RBC does not guarantee the settlement of the Conversion within this timeframe and in some instances the settlement process may take several hours or even longer, depending on various factors, including market conditions, technical issues, etc. Once a Sale Request has been accepted by RBC, the User will not be permitted to cancel the requested Conversion or to transfer, withdraw, or otherwise trade the Assets that are the subject of such Conversion. RBC shall not be held responsible for potential loss or opportunity cost in connection with any price change of the Asset subject to the Conversion during this settlement period.

7. In respect of Orders, RBC may accept or reject any Order in its sole discretion. If RBC accepts a Order, RBC does not guarantee the fulfillment of the order, even if the market price of the relevant Asset subject to the Conversion hits or crosses the limit price set by you, as orders are executed subject to market conditions and liquidity. RBC shall not be held responsible for any potential loss or opportunity cost due to the failure to execute any Order in such case. If any Order is executed, the provisions detailed in clause 6 above with respect to the settlement of the relevant Conversion shall apply.

8. RBC has the exclusive authority to determine which Assets are listed on the Platform and are available for the purposes of a Conversion and may add or remove Assets from the Platform in its sole discretion, from time to time without prior notice. RBC may also change the order size available for a Conversion with respect to a particular Asset. In respect of such additions, removals, or amendments, RBC may, but is not obliged to, notify Users in advance and RBC shall have no liability to users in connection with such additions, removals or amendments.

9. It is recommended that Users conduct independent research into different Digital Assets prior to using services and that Users take steps to ensure they understand the risks associated with the trading of Digital Assets. Users bear full responsibility for ensuring that the Services are suitable for them, taking into account their own financial objectives and circumstances, and shall be solely responsible for any profit or loss sustained in connection with their use of the Services. RBC does not make any representation or guarantee as to the outcome to be received by the trading of Digital Assets whether pursuant to the Services or otherwise.

10. If a User is accessing the services pursuant to an API connection provided to the User by RBC (a “**RBC API Connection**”), the User acknowledges and agrees as follows:

a. RBC does not currently support the submission of Orders through any RBC API Connection. Accordingly, a RBC API Connection may only be used for the purposes of submitting Orders;

b. RBC may change the endpoints of any RBC API Connection from time to time and/or may change the settings of any RBC API Connection, including to impose any particular trading limits and/or minimum order amounts with respect to specific Users, in each case at any time for

any reason in its sole discretion and shall not be obliged to provide any prior notice to User of any such change;

c. RBC may restrict or terminate a RBC API Connection at any time for any reason in its sole discretion, for example, including (but not limited to) where RBC suspects that the User is using the Connection for the purposes of price arbitrage, market manipulation or is otherwise exploiting pricing provided by RBC via Connection for the purposes of gaining a market advantage, and RBC is not obliged to provide any prior notice to User of any such restriction or termination or any reason therefor;

d. a RBC API Connection is provided “as is” and is used by a User entirely at its own risk. RBC shall not be liable for any error, malfunction, or unavailability of any RBC API Connection or any losses incurred by a User or any third party in connection with the use of (or inability to use) any RBC API Connection; and

e. if User is redistributing any prices provided by RBC through a RBC API Connection, whether in relation to the Convert Services or otherwise, RBC shall not be a party to, nor have any obligation with respect to, any transaction entered into by the User with any third party (including any customer of the User) on the basis of a price provided by RBC. User shall be solely responsible for its transactions and relationships with third parties (including its own customers), including without limitation any obligations or duties arising under applicable law or regulation. To the extent that User applies any mark-up or spread to prices received from RBC for the purposes of trading with its own customers, User shall be solely responsible for determining the amount of and appropriateness of any such mark-up or spread and RBC shall have no involvement with, or liability in relation to, any such decision or other decision regarding transactions between the User and any customer of User or other third party. Unless otherwise agreed by RBC in writing, User shall not identify RBC as the source of any prices provided to User to any third party (including User’s own customers) nor use the name “RBC” or any logo or symbol of RBC in its own marketing, communications with third parties, websites or for any other purpose.

B. General Terms

11. All terms and references used in these Convert Terms and which are defined and construed in the RBC(the “**Terms of Use**”), but are not defined or construed in these Convert Terms, shall have the same meaning and construction in these Terms.

12. These Convert Terms are to be read together with, and are supplemental to, the Terms of Use. In the event of any conflict or inconsistency between any provision of these Convert Terms

and a provision of the Terms of Use, the Convert Terms shall prevail so far as such inconsistency relates to the Convert Services.

Terms and Conditions of Using RBC Gifts

A gift is the promotional reward given to RBC users when they participate in various RBC Gift activities. It contains digital assets of different values.

How do I get RBC Gifts?

You can receive gifts by participating in any promotional activities that include a RBC Gift.

Please stay tuned to our [announcements](#) for opportunities to participate.

1. Here at RBC, we believe that everyone has the right to be heard, understood, and respected. This includes our partners, users, and the Reporting Service (RS) team who take on numerous enquiries each day. The chat is a gateway, designed to assist our users with the various enquiries they have and of course to discuss problems they are experiencing on using the RBC platform and products.
2. Irrespective of the request, our RS agents are happy to take the enquiry and will always treat the enquirers with respect. Our RS agents likewise would expect to be treated with courtesy and respect at all times, and we agree everyone, including our CS agents, has the right to work in a safe environment, free from any abuse or harm caused by others.
- 3.
4. There will be scenarios from time to time where the enquirers feel as if their requests are not being heard or the outcomes/responses provided by the agent are not in line with their expectations. If the enquirers then use languages with the aim of causing the CS agent to feel threatened, afraid, or abused, those will be considered as abuse or aggressive behavior by us. Such languages may include but are not limited to, threats, unreasonable demands, personal abuse, discriminatory or inflammatory statements, baseless allegations, derogatory remarks, and rudeness.
5. To protect our CS agents from such abuse and aggressive behaviors, we have in place a Live Chat Suspension mechanism where the user will be barred from using the RBC system
6. During this time, the suspended user may only chat with the Board directly .

How can I appeal against the suspension?

8. We want to ensure that users are not being suspended for the wrong reasons, or where the user genuinely did not abuse or displayed aggressive behavior against our RS agents. If you believe that you are suspended by mistake, such as someone is impersonating you, or if you need immediate assistance for urgent matters, such as your account is hacked, your deposit/withdrawal is missing, etc., please contact board immediately We will look into your case as soon as possible.

For more information, please visit: rbcy.io

Securing Your Trading Account

Our security team has prepared a list of 9 recommendations for how to improve the security of your RBC account. See our list below:

1. Use a unique email address and password for your account

You can use a secure password to easily keep track of your passwords and create more complex, secure passwords.

2. Always make sure to check the domain address you are visiting

Many phishing sites mimic rbcy domain or website to trick you into telling them your personal details. Make sure you're visiting the real site.

4. Don't click links or open unknown attachments in emails

Unless you are absolutely sure the email was sent by RBC.

5. Enable your Anti-Phishing Code

Log in to your account, head to the Account Center, and follow the instructions This code helps you ensure that an email from RBC is genuine.

6. Secure your email account and phone

Enable fingerprint or passcode lock on your phone, use a secure email provider

7. Secure your computer

Don't install unnecessary software on your computer, or software from untrusted developers. If possible, consider using a dedicated computer or partition for RBC and trading. We recommend installing, Chrome, and nothing else.

8. Subscribe to good antivirus software, and keep it updated
9. Secure your internet connection

Always use a wired connection if possible. If you must use WiFi, consider routing your traffic through a VPN.

Please note that these tips are not exhaustive. On top of the above, please exercise vigilance and educate yourself further about general online security.

Building Trust

The blockchain industry is at the cutting edge of global financial innovation. RBC recognizes transparency of user funds, robust security, and regulatory compliance as key components of building and maintaining the user trust needed for the technology to deliver on its massive promise. Our approach to building trust as a centralized digital asset exchange is comprehensively summarized in [this policy paper](#).

This page is a hub for information related to RBC initiatives to enhance the transparency of funds, security, and regulatory compliance, as well as promote sensible policies around digital assets and education in these critical domains. Here, you will find detailed information and timely updates related to these efforts. Anyone interested is encouraged to use this resource to learn more about RBC approach to transparency and safekeeping of user funds, maintaining robust security, and meeting regulatory requirements.

Guidelines for Building Trust In the Crypto Ecosystem

We believe a rising tide lifts all boats. Building trust is an ongoing process, and all players have a part to build a safer crypto ecosystem. RBC proposes a detailed, actionable [framework of guidelines](#) for all centralized exchanges to raise the bar on safety, transparency, and trust for the entire industry.

Transparency of Funds

To build user and regulator trust, the crypto industry's centralized players must embrace a new approach to the transparency of user funds. Learn more about RBC proof-of-reserves framework and other transparency initiatives in the [dedicated section of the website](#).

Security

Users can only trust a digital asset platform if they know they are protected. The security of users and their funds is a core component of RBC ethos, baked into the design of each product and feature we introduce. Learn more about the security measures that RBC takes to protect users [here](#).

Regulatory Compliance & Policy

Complying with existing regulations and contributing to the creation of new regulatory frameworks that enable financial innovation while protecting users are among RBC top priorities. Learn more about our efforts and achievements on this front [here](#).

Education

Understanding the fundamental concepts and processes that underlie RBC operations is key to fully benefiting from our transparency initiatives. [This section](#) offers a curated selection of articles and guides that will equip users with the knowledge they need to access and interpret RBC disclosures and better understand how centralized cryptocurrency ecosystems work.

The future of Funding that is powering for the new equity Blockchain

As we have mentioned , Ruby Coin (RBC) is a decentralized cryptocurrency that is a now a virtual currency stable in it own Blockchain .Which we can also call as a Digital currency,also considered completely virtual form of cash , thus we can also use as virtual currency , it is said.

Ruby Coin stays in your own Blockchain wallet.You can stake your Ruby Coin in its parking wallet .This is completely a staking wallet , where once you enter/migrate/move to our own Ruby blockchain you must hold your RubyCoin in holding process, without this process no user can withdraw/transfer their RubyCoin to any other Exchange . Ruby Community has eased and encouraged holders , where Ruby Coin is offered as holding bonus etc ,

If you are looking for a secure wallet for your Ruby Coin then our staking wallet is the best place.

Social Media Networks: When an individual interacts with our Services through various social media networks, such as when someone logs in through a social network, “Likes” us on Facebook, or follows us or shares our content on Google, Facebook, Instagram, Twitter, or other social networks, we may receive some information from those social networks including your profile information and any other information you permit the social network to share with third parties. We use this information to allow you to log into your account, to communicate or interact with individuals on the social network, to better understand the demographics of our visitors, and to personalize content and advertising. Individuals should always review and, if necessary, adjust their privacy settings on third-party websites and social media networks and services before sharing information and/or linking or connecting them to other services.

- **Information We Receive From Authentication Services:** Some parts of our Service may allow you to login through a third-party social network or authentication service such as Facebook or Google. These services will authenticate the individual’s identity and provide the option to share certain personal information with us, which could include a name, email address, address book and contacts, or other information. The data we receive is dependent on that third party’s policies and the individual’s privacy settings on that third-party digital property. We use this information to authenticate the individual’s account, to provide our Services, to communicate with our users, and for advertising and marketing purposes.

- **Service Providers:** Our service providers that perform services solely on our behalf, such as payment processors or survey and third parties who conduct marketing/advertising and analytics activities on our behalf, collect personal information and may share some or all of this information with us.

- **Information Providers:** We may from time to time obtain information from third-party information providers to correct or supplement personal information we collect. For example, we

may obtain updated contact information from third-party information providers to reconnect with an individual or obtain demographic information (e.g., interests, preferences).

How Do We Share Personal Information?

The personal information we collect from you is used by all the companies and brands in the Dotdash Meredith publishing family. We may also disclose personal information to third parties, including:

- **Third Parties At Your Request:** You may choose to share your activities on the Services with your friends through email, text, or on various social media networks.
- **Promotional partners:** We may share information with third parties with whom we partner to provide contests, surveys, and sweepstakes, or other joint promotional activities.
- **Marketing and Strategic Business Partners:** We may share information with marketing/advertising, analytics, and other business partners (such as those that provide their own products or services on other properties) for purposes such as providing you with information, undertaking marketing/advertising activities about products or services that may interest you, informing business analytics, or for other business or commercial purposes in accordance with their own privacy policies.
- **Online Advertising Partners:** We may share information with third-party online advertising partners or permit these partners to collect information from you directly on our Services to facilitate online advertising.
- **The Public:** When you provide feedback or post user content on our Services (e.g., if you post a comment on an article or comment on our social media sites), your information (e.g., your first name, last initial, state of residence, and your comments) may be displayed on our Services or on our social media pages. When you engage with us on social media, we may tag your social media account or the social media account of others (e.g., to give photo credit to another user).
- **With Your Consent, At Your Direction, or Where Notice is Provided:** In addition to the sharing described in this Privacy Policy, you agree to the developers to maintain and manage your RBC asset for better future prospects
- we may share information about you with third parties whenever you consent to or direct such sharing or where notice is otherwise provided.
- **Service Providers and Advisors:** Personal information may be shared with third-party vendors and other service providers who perform services for us or on our behalf. This may include certain vendors and providers who engage in marketing or advertising activities, analytics, or provide mailing or email services, tax and accounting services, product fulfillment, delivery services, payments processing, data enhancement services, fraud prevention, web hosting, or analytic services.
- **Purchasers and Third Parties in Connection With a Business Transaction:** Personal information may be disclosed to third parties in connection with a corporate transaction, such as a merger, sale of any or all of our company assets or shares, reorganization, financing, change of control or acquisition of all or a portion of our business by an affiliate or third party, or in the event of a bankruptcy, or related or similar proceedings.

Law Enforcement, Regulators and Other Parties For Legal Reasons: Personal information may be disclosed to third parties, as required by law or subpoena, or if we reasonably

believe that such action is necessary to (a) comply with the law and the reasonable requests of law enforcement, (b) to enforce our Terms of Use or to protect the security or integrity of our Services, or (c) to exercise or protect the rights, property, or personal safety of our organization, our visitors, or others. The website WWW.RBCY.IO(hereinafter, referred to as the "Website") provides information and material of a general nature. You are not authorized and nor should you rely on the Website for legal advice, business advice, or advice of any kind. You act at your own risk in reliance on the contents of the Website. Should you make a decision to act or not act you should contact a licensed attorney in the relevant jurisdiction in which you want or need help. In no way are the owners of, or contributors to, the Website responsible for the actions, decisions, or other behavior taken or not taken by you in reliance upon the Website.

- The Website may contain translations of the English version of the content available on the Website. These translations are provided only as a convenience. In the event of any conflict between the English language version and the translated version, the English language version shall take precedence. If you notice any inconsistency, please report them on

4. Investment risks

The investment in crypto can lead to loss of money over short or even long periods. The investors in crypto should expect prices to have large range fluctuations. For better future and security you agree to the developers to maintain and manage your RBC . The information published on the Website cannot guarantee that the investors in crypto would not lose money.

Cookies

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a web site and stored on your computer's hard drive. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our site.

We use cookies for the following purposes:

To keep track of whether you have pressed the "OK" button on the cookie disclaimer, so we don't bother you with the notification if you have.

- Our Analytics software (Google Analytics) uses cookies to measure and better understand user-interactions on our Site. You can read more about how Google Analytics uses cookies [here](#).

Google Analytics

We use a third-party JavaScript plug-in provided by Google called "Google Analytics" to provide us with useful traffic statistics and to better understand how you use our site. We do not have direct access to the

information obtained from Google Analytics, but Google provides us with a summary through their dashboard.

We may share the information obtained from Google Analytics with business partners who are interested in advertising on our website. The information shared with these business partners will not contain any personally identifying information (Google does not provide us with direct access to the data and therefore we cannot see this information).

You can opt-out of having your information collected by Google Analytics by downloading the Google Analytics opt-out browser add-on provided by Google. This will prevent your information being used by Google Analytics. Doing this will not affect your ability to use our Site in any way. You can download the opt-out browser add-on [here](#). We also honor the Do Not Track header and will not track visitors who have Do Not Track switched on.

You should not transact in the crypto if you are not familiar with it. Transacting in Bitcoin may not be suitable for you if you are not familiar with blockchain technology.

You should be aware that the value of crypto may fluctuate greatly relative to fiat currencies. As a result, the value of your crypto may be significantly less than the amount of money you exchange, and you could lose most or all of the value of the money you exchange to Bitcoin. This could happen over time or immediately, and you will have no recourse or protection in the event this is the case.

Please only proceed with an exchange for crypto if you have fully understood and are willing to accept these risks. We strive for the utmost accuracy, fairness, objectivity and responsible reporting, whether surfacing original news or in reviewing and corroborating information from other sources

First, using cryptocurrency and related services is often an important part of researching and understanding the field, while setting up and using a brokerage account is not traditionally involved when reporting on publicly traded companies.

The Services may include information and other educational content. This content is made available solely for general information purposes, and we do not warrant its accuracy, usefulness, or completeness. Any reliance you place on such content is strictly at your own risk. We disclaim all liability and responsibility arising from any reliance placed on such material by you or any other user of the Services, or by anyone who may be informed of any of its contents.

These Terms of Service, including the Privacy Policy, constitute the complete and exclusive statement of the agreement between you and RBC with respect to the Services and supersedes all prior and contemporaneous understandings, agreements, representations and warranties, both written and oral, concerning the Services.

While we encourage active and decentralized innovation on the RBC platform, we want to ensure that our community has a consistent and high-quality experience with the brand. Our having a definitive brand policy helps everyone in the ecosystem avoid and stop scammers that might use the RBC name to steal, defraud, or mislead.

We value the trust that our community has placed in our team and technology. We protect our trademark rights to ensure that the RBC name stands for both quality and integrity, both today and in the future.

For further information on additional data collected through any of our blockchain-offerings, please contact us at rbcy.io.