

AGREEMENT

General Terms and Conditions

Version 2023

1. GENERAL PROVISION.

1.1. This agreement contains the essential rules and conditions for servicing the Client in the international digital depository «AitiMart» (hereinafter referred to as the Agreement).

1.2. The subject of this Agreement is the procedure and conditions for servicing the Client of AITI Tech Ltd (hereinafter referred to as the Company) in the international digital depository «AitiMart», the procedure and conditions for transactions with funds and title units of electronic payment systems: «Perfect Money» (website - www.perfectmoney.is), «Payeer» (website - www.payeer.com), cryptocurrencies: Bitcoin, BitcoinCash, LiteCoin, Dogecoin, Monero, Dashcoin, for the purpose of storing, converting, transferring them to others to clients of AITI Tech Ltd in the international digital depository «AitiMart», as well as providing the Client with other related services, including: accepting deposits from the Client, and issuing individual loans to the Client.

2. TERMS AND CONDITIONS OF SERVICE.

2.1. The Company opens an individual client account for the Client in the international digital depository «AitiMart». The client has the right to replenish his individual client account in the international digital depository «AitiMart» with funds in any currency or cryptocurrency for any amount and withdraw any amount of funds from his individual client account at any time at his own discretion.

2.2. The Client has the right to transfer from his individual client account in the international digital depository «AitiMart» to the account of another client in the international digital depository «AitiMart» any amount of funds accounted for in US dollars in the corresponding section of his individual client account, within the amount of the current balance on his individual client account.

2.3. The Client has the right to apply to the Company to approve an individual loan for the Client.

2.4. By accepting the terms and conditions of this Agreement, the Client thereby confirms the acknowledgement by the Client personally and of any third party at whose expense and in whose interests the Client acts, with the rules and conditions of the international digital depository «AitiMart», that the Client undertakes to comply with these rules and conditions, and also ensure compliance with them by third parties, at whose expense and/or in whose interests the Client acts.

2.5. To replenish an individual client account in the international digital depository «AitiMart», the Client must deposit funds in accordance with the rules of the international digital depository «AitiMart». To transfer funds to another client of the international digital depository «AitiMart», accounted for in US dollars, as well as to withdraw their funds, accounted for in the account currency, from the international digital depository «AitiMart», the Client must submit, respectively, an automatic transfer order or an automatic instructions for withdrawal of funds - in accordance with the rules of the international digital depository «AitiMart».

2.6. All settlements on the Client's account are made in the deposit currency. Transfers between accounts of different clients within the international digital depository «AitiMart» are made in US dollars.

3. RULES AND CONDITIONS FOR ACCRUALING INCOME ON THE CLIENT'S DEPOSIT.

3.1. The international digital depository «AitiMart» undertakes to accrue daily income on the Client's deposit and to the Client's account in the amount of 1 (one) percent of the entire deposit amount belonging to the Client, continuously located on such account for 24 (twenty-four) hours at the time of the accrual.

3.2. Income accrual on the Client's deposit is made once a day, daily, without days off and without breaks - during and in accordance with the rules and conditions of the international digital depository «AitiMart».

3.3. Income on the Client's deposit is credited after 24 (twenty-four) hours from the moment of the first replenishment of the Client's account, automatically added to the current balance of the Client's account in the international digital depository «AitiMart» and becomes available for withdrawal. Further addition of accrued income on the Client's deposit occurs every 24 (twenty-four) hours and is repeated indefinitely and regularly as long as a positive balance remains in the Client's account.

3.4. For the entire amount added to the current balance of the Client's account as income, but not withdrawn by the Client, income is accrued on the Client's deposit.

3.5. The accrual of income on the Client's deposit is interrupted if the Client withdraws funds from the account in full before the end of the 24-hour period.

3.6. The rate of return on the Client's deposit in the international digital depository «AitiMart» is 1 (one) percent per 24 (twenty-four) hours. The rate of return on the Client's deposit is a constant value and cannot be changed.

4. RULES AND CONDITIONS FOR PROVIDING AN INDIVIDUAL LOAN TO THE CLIENT.

4.1. The Client has the right to apply to the Company to provide him with an individual loan in the international digital depository «AitiMart» - in an amount not exceeding the equivalent of 3,500 (three thousand five hundred) US dollars, for a period not exceeding 90 (ninety) calendar day.

4.2. When applying for an individual loan, the Client is required to fill out a special single application form indicating his full name, residential address, annual income, as well as other information necessary to make a decision on issuing an individual loan to the Client.

4.3. When applying for an individual loan, the Client bears full legal responsibility for the entire necessary volume and accuracy of the information provided by him in the process of applying for an individual loan.

4.4. The Company has the right to contact the Client with a request to provide additional information in the process of considering the Client's application for an individual loan.

4.5. If granted an individual loan, the Client is obliged to pay the Company the individual loan received from the Company in full and within the terms established by the loan agreement which also includes the interest rate on the individual loan and a single insurance fee.

4.6. The rate on an individual loan is unchanged and amounts to 1.75 (one point seventy-five hundredths) percent of the total amount of the individual loan provided.

4.7. The size of the single insurance premium is unchanged and amounts to 220 (two hundred and twenty) US dollars, regardless of the size of the individual loan provided.

4.8. The Client bears full legal responsibility to the Company in the event of non-payment of an individual loan, including the interest rate on the individual loan, as well as a single insurance fee.

4.9. The Client does not have the right to apply to the Company for an individual loan if at the time of application he has one unpaid individual loan.

4.10. The Company has the right to refuse to provide the Client with an individual loan - with or without explaining the reason for such a decision.

4.11. The Company has the right to provide the Client with an individual loan in an amount less than the amount specified in the Client's application for an individual loan - with or without explaining the reason for such a decision.

5. TERMS AND CONDITIONS FOR CUSTOMER ACCOUNT MANAGEMENT.

4.1. The client has the right to open any number of accounts in the international digital depository «AitiMart», with the exception of cases provided for by the current affiliate cooperation program of the international digital depository «AitiMart».

4.2. The client has the right to replenish his account in the international digital depository «AitiMart» for any amount. The technical minimum for a one-time replenishment is the equivalent of 1 (one) US dollar.

4.3. The client has the right to withdraw from his account in the international digital depository «AitiMart» any amount within the positive balance on his individual client account. The technical minimum for a one-time withdrawal is: when withdrawing in US dollars - 0.01 US dollars, when withdrawing in cryptocurrencies - according to the current regulations for carrying out these operations in the international digital depository «AitiMart».

4.4. Replenishment of the Client's account, transfer of funds to another client of the international digital depository «AitiMart», as well as withdrawal of funds from the Client's account are carried out at any time of the day at the Client's request.

4.5. The Client's request to replenish the account is executed immediately and automatically. The Client's request for withdrawal of funds is executed within up to 3 hours. The Client's request to transfer funds to another client of the international digital depository «AitiMart» is executed immediately.

6. RULES AND CONDITIONS OF THE PARTNERSHIP COOPERATION PROGRAM.

- 6.1. The Client has the right to attract new clients to the international digital depository «AitiMart» in accordance with these terms and conditions.
- 6.2. The Client has the right to take any actions that do not contradict the current legislation of the country of his residence, aimed at attracting persons as clients to the international digital depository «AitiMart», at his own expense and at his own discretion.
- 6.3. The amount of the Client's daily income as a participant in the current affiliate program is 25 (twenty-five) percent of the total daily income of the newly invited client of the international digital depository «AitiMart».
- 6.4. The Client's income as a participant in the current affiliate program is credited to the Client's account simultaneously with the addition of the amount of income of the client attracted by him to the main amount of the account.
- 6.5. Accounting for invited clients in the international digital depository «AitiMart» is carried out either by using the Client's unique personal identifier, or by using the Client's unique personal address line (hyperlink).
- 6.6. It is not allowed to invite new clients of the international digital depository «AitiMart» in the person of the Client himself or herself, the Client's close relatives, as well as other persons using the Client's personal computer or other technical means of online communication owned by the Client, or the unique email address (IP address) of the Client on the Internet.
- 6.7. It is not allowed to attract new clients to the international digital depository «AitiMart» through unauthorized mass mailings (SPAM).
- 6.8. Actions of the Client that violate clauses 6.6 and 6.7 of the Agreement, as well as other unlawful actions of the Client aimed at causing damage to the Company (insulting the Company's employees; slander, extortion against the Company's employees or management, attempts at unauthorized access, etc.) lead to the termination of this Agreements unilaterally on the part of the Company without the right of renewal.

7. PROVIDING ACCESS TO THE CLIENT ACCOUNT.

- 7.1. The Client is provided with personal remote access to the website of the international digital depository «AitiMart» in accordance with this Agreement.
- 7.2. Providing personal remote access to the website of the international digital depository «AitiMart» is carried out through the domain name www.AitiMart.com in the manner specified in this Agreement.
- 7.3. The Client undertakes:
- ensure the appropriate level of protection of the Client's technical means of online communication (personal computer, gadgets, etc.), necessary for working with the website of the international digital depository «AitiMart».
 - not to transfer your rights and obligations under this Agreement to third parties.
 - ensure compliance and/or compatibility of technical means of online communication owned by the Client with the requirements that must be met in order to work with the website of the international digital depository «AitiMart».
- 7.4. The Company is not responsible for failure to comply with the appropriate level of protection, as well as for the inconsistency and/or incompatibility of technical means of online communication owned by the Client with the requirements that are necessary to work with the website of the international digital depository «AitiMart».
- 7.5. The Company is not responsible for losses incurred by the Client due to failure to comply with the appropriate level of protection, as well as due to the inconsistency and/or incompatibility of the technical means of online communication owned by the Client with the requirements, compliance with which is necessary to work with the website of the international digital depository «AitiMart».
- 7.6. If the Client loses information about access to his account in the international digital depository «AitiMart», restoration of such information is carried out manually with the help of the support service staff of the international digital depository «AitiMart».

8. APPLICABLE LAW AND OTHER TERMS AND CONDITIONS.

- 8.1. Disputes arising between the Client and the Company when working with the international digital depository «AitiMart» are subject to the United Kingdom law.
- 8.2. The Company is not obliged to provide the Client or third parties, at the expense and/or in whose interests the Client acts, with information about the rules of foreign law governing or related to the regulation of the procedure, as well as the grounds for carrying out the Company's activities.
- 8.3. To the extent not regulated by the Agreement, the Client and the Company are guided by the United Kingdom law.