



Terms and conditions of BitPanther Credit service

1. Introductory provisions

1.1 BitPanther s.r.o., Roľnícka 374, 831 07 Bratislava, registered in the Bratislava I District Court Commercial Register, Section: Sro, file number: 70963/B, (hereinafter as „**BitPanther**“) hereby defines the terms and conditions of providing special electronic wallets as services provided by BitPanther on the company website <https://shop.bitpanther.com/sk/> (hereinafter the „**BitPanther Credit**“), by accepting which upon registration the registered customer (hereinafter the “Customer”) undertakes to comply with these terms and conditions.

2. General terms and conditions of the BitPanther Credit service

Customer

2.1 The customer is obliged to fully verify their BitPanther account and ensure that they have completed the registration form on BitPanther website accurately and truthfully, and that they have provided their name, address, email and phone number. The verification process requires providing an ID or passport number, customer’s photo with their identity document, and a confirmation of the customer’s permanent address (e.g. bank account statement).

BitPanther Credit

2.2 BitPanther Credit is a service only available to fully verified customers and it allows customers to purchase cryptocurrencies on BitPanther website in an amount in EUR determined by the customer.

2.3 The customer can purchase cryptocurrencies offered by BitPanther and use BitPanther Credit on www.bitpanther.com at their discretion, complying with BitPanther’s GTC.

2.4 BitPanther Credit can be paid by cashless transfer supported by BitPanther.

The payment must be made from the customer's personal bank account. BitPanther does not accept credit deposits sent from a corporate bank account or from a bank account of a third party. Payments sent from an account of a third party or from a corporate bank account will be returned to the original bank account.

2.5 The customer does not pay any service charges, this does not apply to transaction fees in favour of third parties conducting the cashless payment in accordance with their current service fees.

2.6 BitPanther provides an overview of BitPanther Credit during registration on www.bitpanther.com. If the customer finds any irregularities, they are obliged to submit a complaint without delay and provide supporting evidence.

2.7 If BitPanther withdraws from the cryptocurrency purchase contract where BitPanther Credit was used, BitPanther shall return the appropriate purchase amount in a form of new BitPanther Credit.

2.8 If the customer withdraws from BitPanther Credit service, BitPanther shall refund the credit amount used to purchase the credit to customer's bank account or bank card, which was used to purchase BitPanther Credit.

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2.9 BitPanther issues an invoice for BitPanther Credit without delay after the purchase through BitPanther credit, containing customer's details provided during their registration on www.bitpanther.com.

2.10 BitPanther undertakes to provide BitPanther Credit services to the highest standard, but reserves the right to restrict use of BitPanther Credit service in exceptional cases, or in cases of force majeure.

2.11 BitPanther is not liable for unauthorised use of BitPanther Credit if such use occurs due to insufficiently secured access details by the customer, and when such situation is not in a causal link with the conduct of BitPanther company.

3. Final provisions

3.1 The customer is not entitled to assign the rights and/or to transfer obligations related to BitPanther Credit to any third party without the prior written consent of BitPanther company.

3.2 Should abuse of BitPanther credit be suspected, BitPanther reserves the right to suspend the use of this service until such suspicion has been rejected.

3.3 The regulations of providing this service comply with, if not otherwise stated, the civil code as amended, applicable and effective at the relevant time. Privacy

policy is defined in compliance with Act no. 18/2018 in the Journal of laws about privacy policy. The information obligation defined in line with the act on privacy policy is given on BitPanther website.

3.4 BitPanther reserves the right to change the terms and conditions of BitPanther Credit service, but is obliged to inform customers in advance, at least 15 calendar days before their entry into force. Should this change significantly restrict customer's rights, the customer is entitled to withdraw from BitPanther Credit service and request a refund no later than one day before its entry into force.



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These terms and conditions are valid from 5/3/2018.