

**TESSERACT WEBSITE TERMS AND CONDITIONS**

These Terms and Conditions (the "Terms") govern the use of the websites and services provided by Service Providers defined below (hereinafter "Tesseract") as applicable.

**1. Acceptance of Terms**

By accessing or using Tesseract's websites and/or services, the user acknowledges and agrees to be bound by these Terms, which shall constitute a legally binding agreement. In addition to these Terms, specific documents or pages on the websites may contain additional terms or conditions applicable to the services provided.

**2. Service Providers****Tesseract Investment Ltd**

Tesseract Investment Ltd is a Finnish limited liability company that is licensed as a crypto-asset service provider in accordance with the MiCA. Tesseract Investment Ltd is registered in the Trade Register maintained by the National Board of Patents and Registration of Finland under the business ID 3476334-8. Tesseract Investment Ltd is domiciled in Helsinki. Tesseract Investment Ltd is supervised by the Financial Supervisory Authority.

Contact information  
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**Tesseract Earn Ltd**

Tesseract Earn Ltd is a Finnish limited liability company. Tesseract Earn Ltd is registered in the Trade Register maintained by the National Board of Patents and Registration of Finland under the business ID 3478029-5. Tesseract Earn Ltd is domiciled in Helsinki. Tesseract Earn Ltd is a software design and manufacturing company.

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**Tesseract UK Access I and II Ltd**

Tesseract UK Access I and II Ltd are UK registered limited liability companies. Tesseract UK Access I and II Ltd provide crypto lending services. Tesseract UK Access I Ltd is registered in the Companies House ID 14113779. Tesseract UK Access II Ltd is registered in the Companies House ID 14113838. Tesseract UK Access I and II Ltd are domiciled in Surrey.

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Information concerning the principal service provider:

The websites and services provided by Tesseract may also feature third-party service providers, including those affiliated with Tesseract's corporate group or external providers, whose services are

presented on the website. Contact details for third-party service providers are available in connection with the respective services. Tesseract assumes no liability for the services or content provided by third-party service providers.

### **3. Content and Availability of Websites and Services**

The content of Tesseract's websites and services is provided on an "as is" basis. Tesseract reserves the right, at its sole discretion, to modify or alter the content and functionality of the websites and/or services at any time, without prior notice. Tesseract does not guarantee that its websites or services will be continuously available without interruption or that they will be compatible with the user's devices. The user is solely responsible for ensuring the proper functioning of their devices and software, as well as maintaining an active internet connection when accessing Tesseract's online services.

### **4. Limitation of Liability for the Service Provider**

The websites and services of Tesseract provide general information regarding Tesseract's offerings. While Tesseract endeavors to ensure the accuracy and truthfulness of the information presented at the time of publication, it does not guarantee the accuracy, completeness, or applicability of such information.

Tesseract is not liable for any errors, omissions, or inadequacies in the information presented. The materials available on the websites are for informational purposes only and should not be construed as a recommendation to engage in transactions involving any specific crypto asset. Tesseract accepts no responsibility for any actions taken based on the information provided on the website or services.

Tesseract shall not be held liable for any financial losses, damage, or other consequences arising from decisions made based on the information available on its websites or services.

### **5. Third-Party Information**

Tesseract's websites and services may include links to websites operated by third-party service providers or authorities. These links are provided solely for informational purposes and to facilitate user access to additional resources. Tesseract does not assume responsibility for the legality or accuracy of information provided by third parties. Information from such third-party sources should not be regarded as an endorsement or recommendation by Tesseract to take any specific action.

### **6. Use of Email**

The confidentiality of email communications transmitted over an open network cannot be guaranteed. The transmission of personal data or other confidential information via email over an open network should be avoided. Tesseract shall not be held responsible for any damage that may arise from sending a message through an open network, whether to the sender or any third party.

### **7. Intellectual Property Rights**

All intellectual property rights pertaining to the content presented on Tesseract's websites and services are owned by Tesseract, unless expressly stated otherwise.

### **8. Language**

The primary service language of Tesseract is English. Materials in Finnish are translations of the English version and may contain translation errors. Tesseract shall not be held liable for any inaccuracies or errors in these translations.

### **9. Geographical Restrictions**

Tesseract Investment Ltd is licensed as a crypto-asset service provider in the EU. Consequently, these websites and services are primarily intended for individuals residing in the EU countries, unless otherwise specified. The materials on these websites are not intended for individuals residing in jurisdictions where such activities are not authorized by the relevant local laws.

**10. Amendment of Terms**

Tesseract reserves the right to amend or modify these Terms unilaterally. Any changes to the Terms shall become effective immediately upon being made available to users on the websites.

**11. Applicable Law**

These Terms, and any disputes arising out of or in connection with the use of Tesseract's websites and services, shall be governed by and construed in accordance with the laws of Finland, regardless of the country in which the services are accessed or used.