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## Terms of Service

### Nummularius – Cryptocurrency Exchange Platform

**Effective Date:** January 7, 2026

**Last Updated:** January 7, 2026

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#### 1. Acceptance of Terms

These Terms of Service (“**Terms**”) constitute a legally binding agreement between you (“**User**,” “**you**,” or “**your**”) and **Nummularius** (“**Nummularius**,” “**we**,” “**us**,” or “**our**”), governing your access to and use of the Nummularius cryptocurrency exchange platform, including all websites, applications, APIs, wallets, and related services (collectively, the “**Platform**”).

By accessing or using the Platform, you confirm that you have read, understood, and agreed to be bound by these Terms and all applicable laws and regulations. If you do not agree, you must not use the Platform.

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#### 2. Eligibility

To use the Platform, you must:

- Be **at least 18 years old**
- Have the **legal capacity** to enter into binding agreements
- Not be a resident of, or subject to, jurisdictions where cryptocurrency trading is prohibited
- Not be subject to sanctions, embargoes, or restricted-party lists

We reserve the right to restrict or deny access at our sole discretion.

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#### 3. Platform Description

Nummularius operates a digital asset trading platform enabling users to buy, sell, trade, and hold mineral-backed digital tokens, including:

- **Nummu Gold (NGT)** – price guidance linked to COMEX Gold
- **Nummu Oil (NOT)** – price guidance linked to WTI Crude Oil

- **Nummu Cell (NCT)** – price guidance linked to Lithium Carbonate spot prices

Price guidance does **not** guarantee price parity or stability and does not constitute investment advice.

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#### 4. Account Registration

To access certain features, you must create an account and provide accurate, complete, and current information. You agree to:

- Maintain the confidentiality of your login credentials
- Notify us immediately of unauthorized access
- Accept responsibility for all activity conducted under your account

Nummularius is not liable for losses caused by unauthorized account access due to user negligence.

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#### 5. Identity Verification (KYC) & Compliance

To comply with **Know Your Customer (KYC)**, **Anti-Money Laundering (AML)**, and **Counter-Terrorist Financing (CTF)** laws, we may require:

- Government-issued identification
- Proof of address
- Biometric verification
- Ongoing transaction monitoring

Failure to complete verification may result in **restricted access, suspension, or termination** of your account.

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#### 6. Token Backing & Market Pricing Disclaimer

##### 6.1 Asset-Backed Representation

NGT, NOT, and NCT are **designed to be economically referenced** to underlying earth-mineral markets. However:

- Tokens do **not represent ownership** of physical commodities
- Tokens do **not constitute securities, derivatives, or futures contracts**

- No guarantee of redemption, conversion, or delivery of physical assets is provided unless expressly stated in writing

## 6.2 Market Pricing

Token prices are influenced by external commodity benchmarks, platform liquidity, supply and demand, and market volatility.

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## 7. Trading Risks & No Investment Advice

You acknowledge that:

- Cryptocurrency trading involves **substantial risk**, including total loss
- Past performance is not indicative of future results
- Market prices can be volatile and unpredictable
- Nummularius does not provide investment, legal, or tax advice

You are solely responsible for evaluating whether trading is appropriate for you.

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## 8. Fees & Charges

Nummularius may charge fees for trading, withdrawals, custody, or other services. Applicable fees will be disclosed on the Platform and may change at any time.

Continued use of the Platform constitutes acceptance of updated fees.

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## 9. Custody & Wallet Responsibility

Depending on the service offered:

- Assets may be held in **custodial or non-custodial** arrangements
- Users are responsible for safeguarding wallet addresses and private keys
- Blockchain transactions are **irreversible**

Nummularius is not responsible for losses caused by incorrect wallet addresses, user error, or blockchain network failures.

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## 10. Prohibited Activities

You agree not to:

- Use the Platform for illegal or fraudulent purposes
- Engage in market manipulation or wash trading
- Attempt to bypass security or verification procedures
- Use the Platform to launder money or finance illicit activity
- Infringe on intellectual property rights

Violations may result in immediate suspension and reporting to authorities.

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## **11. Suspension & Termination**

We may suspend or terminate your account at any time if:

- You violate these Terms
- Required by law or regulation
- We detect suspicious or harmful activity

Upon termination, access to assets may be restricted pending legal obligations.

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## **12. Taxes**

You are solely responsible for determining and paying any taxes arising from your use of the Platform. Nummularius does not provide tax advice or reporting guarantees.

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## **13. Intellectual Property**

All Platform content, including trademarks, logos, software, and text, is owned by or licensed to Nummularius and may not be used without written permission.

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## **14. Third-Party Services**

The Platform may integrate third-party services. Nummularius is not responsible for third-party acts, omissions, or policies.

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## **15. Disclaimer of Warranties**

The Platform is provided “**AS IS**” and “**AS AVAILABLE.**”

We make no warranties, express or implied, including merchantability, fitness for a particular purpose, or uninterrupted availability.

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## **16. Limitation of Liability**

To the maximum extent permitted by law:

Nummularius shall not be liable for indirect, incidental, consequential, or punitive damages, including loss of profits, data, or digital assets, arising from use of the Platform.

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## **17. Indemnification**

You agree to indemnify and hold harmless Nummularius, its officers, directors, employees, and partners from claims arising from your use of the Platform or violation of these Terms.

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## **18. Governing Law & Dispute Resolution**

These Terms are governed by the laws of the applicable jurisdiction designated by Nummularius.

Disputes shall be resolved through **binding arbitration**, unless prohibited by law.

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## **19. Amendments**

We may update these Terms at any time. Updates will be posted with a revised “Last Updated” date. Continued use of the Platform constitutes acceptance.

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## **20. Contact Information**

For legal or compliance inquiries:

**Nummularius – Legal & Compliance Department**

 [legal@nummularius.com](mailto:legal@nummularius.com)

 [www.nummularius.com](http://www.nummularius.com)

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