
CONDITIONS OF USE

of Luminora Solutions Corp.

Last Updated Date: 1 June 2026

Luminora Solutions Corp., a company incorporated under the laws of the Republic of Panama under registration number 155782746, with its registered office at Torre Global Bank, 18th Floor, Office 1801, Calle 50, Panama City 0830, Republic of Panama (the “*Company*”, “*Luminora*”, “*we*”, or “*us*”), makes available certain cryptocurrency exchange services (the “*Services*”). These Conditions of Use (the “*Conditions*”) set out the terms on which an individual end user (the “*User*”, “*you*”, or “*your*”) may access and use the Services. By accessing or using the Services, whether directly or through a partner aggregator platform, you confirm that you have read, understood, and agreed to be bound by these Conditions, the Company’s “*Privacy Policy*”, and the Company’s “*AML and KYC Compliance Policy*”. If you do not accept these Conditions, you must refrain from using the Services.

1. RESTRICTED JURISDICTIONS AND ACCESS CONTROL

- 1.1. The Company does not provide the Services to persons located in or resident of the jurisdictions and territories designated as “*Restricted Jurisdictions*”. For the purposes of these Conditions, Restricted Jurisdictions comprise: Afghanistan, Belarus, the Central African Republic, Crimea, Sevastopol and the Donetsk, Luhansk, Kherson and Zaporizhzhia regions of Ukraine, Cuba, the Democratic Republic of the Congo, Eritrea, Guinea-Bissau, Iran, Iraq, Lebanon, Libya, Mali, Myanmar, North Korea, the Republic of Panama, the Russian Federation, Somalia, South Sudan, Sudan, Syria, the United Kingdom, the United States of America, the member states of the European Union, Venezuela, and Yemen.
- 1.2. Restricted Jurisdictions also include any other country or territory subject to comprehensive sanctions imposed by the United Nations Security Council, the Office of Foreign Assets Control of the United States Department of the Treasury, the European Union, or His Majesty’s Treasury of the United Kingdom, or designated by the **Financial Action Task Force (FATF)** as subject to a call for action, increased monitoring, or other enhanced countermeasures. You must inform the Company immediately if you become resident in any Restricted Jurisdiction.
- 1.3. The Company will never request your passwords or access credentials, and will not ask you to transfer funds to, or use, any addresses that are not displayed within the Services. The Company is not responsible for losses arising from transfers to addresses not so displayed.
- 1.4. The Company may obtain your IP address and may deny access to the Website and the Services where the IP address is associated with a Restricted Jurisdiction.

2. SCOPE, ACCEPTANCE AND AMENDMENTS

- 2.1. These Conditions form a binding agreement between you and the Company governing your use of the Services and of the related website made available at <https://lumi-nora.com> (the “*Website*”).
- 2.2. The Company may revise, supplement, or replace these Conditions, the Privacy Policy, or any content or feature of the Website at any time and at its discretion (collectively, the “*Changes*”).
- 2.3. Your continued use of the Services after Changes are posted constitutes acceptance of those Changes.

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- 2.4. Changes take effect once the revised version is posted, with the “Last Updated Date” amended accordingly; the Company is not obliged to give prior notice. You are responsible for reviewing the current version from time to time.

3. ELIGIBILITY AND USER REPRESENTATIONS

- 3.1. You must be at least eighteen (18) years of age and must have full legal capacity to enter into and comply with these Conditions.
- 3.2. To verify your identity or to detect money laundering, terrorist financing, fraud, or other financial crime, the Company may request additional information or documentation. Failure to provide information reasonably requested may serve as a basis for suspension or termination of access to the Services.
- 3.3. Because end users reach the Services through partner aggregator platforms, certain information relating to you, including your wallet address and Internet Protocol (IP) address, may be received by the Company from the relevant partner aggregator rather than collected directly. Such information is handled in accordance with the Privacy Policy.
- 3.4. You are solely responsible for any costs you incur in connection with your use of the Services.
- 3.5. You represent that you are not located in, resident of, or accessing the Services from any Restricted Jurisdiction identified in the section titled “*Restricted Jurisdictions and Access Control*”, and you undertake to notify the Company without delay should this position change.

4. THE EXCHANGE SERVICE AND ORDER EXECUTION

- 4.1. Under the Services, you buy cryptocurrency from, or sell cryptocurrency to, the Company itself. In these Conditions, “*Cryptocurrency*” refers to a digital representation of value or contractual rights that is secured by cryptography, relies on a form of distributed ledger technology, and can be held, sent, or exchanged in electronic form.
- 4.2. The Company processes each request for the Services (each, an “*Order*”) separately, one at a time. An Order becomes binding once you submit it and cannot afterwards be withdrawn, recalled, or undone, and delivery gives rise to no credit or refund entitlement. When the Cryptocurrency reaches the wallet you designated, the Company has performed in full everything it owes in respect of that Order and has no further obligation to you in connection with it.
- 4.3. Fixed rate. If you choose the fixed-rate option, the rate shown to you is locked for thirty (30) minutes and does not move with the market price of the selected currency pair during that window, and the Company processes the transaction at the rate you confirmed at the start. If market conditions no longer allow the transaction to go through, the relevant assets are, so far as possible, returned to you net of all applicable fees, with such a return ordinarily taking up to ten (10) business days.
- 4.4. Floating rate. If you choose the floating-rate option, the rate can change while the transaction is being processed, tracking movements in the market price of the selected currency pair, so the amount you ultimately receive may differ from the amount first shown to you. Any such movement is limited to five percent (5%) from the expected rate.

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- 4.5. You must send your deposit to the Company's wallet address within thirty (30) minutes of creating the Order, this being also the period for which the selected rate is held. If the deposit is credited after that thirty (30)-minute window, the Company gives no assurance that the rate will stay the same.
 - 4.6. The Company's fee is built into the final exchange rate. Except where these Conditions provide otherwise, you owe the Company no additional, separate payment.
 - 4.7. The Company holds no digital-asset deposit balances on your behalf.
 - 4.8. The Company does not act as an intermediary, exchange venue, or marketplace between third-party buyers and sellers, and may engage third-party providers to process or execute transactions.
 - 4.9. Destination tag or memo. Where a destination tag or "**Memo**" is required, it is essential that you specify it when sending Cryptocurrency, since blockchain transactions cannot be reversed and the Company cannot recover assets sent without the required tag. In such cases your recourse is limited to contacting the support channels of the relevant receiving service and following their instructions.
 - 4.10. Refund costs. Any refund may generate operating costs for the resources required to resolve issues arising from misuse of the Services. The Company may recover such operating costs together with network fees from the amount refunded, and will do so only with your prior consent.
 - 4.11. The Company may, at any time and at its sole discretion and without prior notice, decline to perform a transfer, impose limits on transfer amounts, freeze assets, or apply other conditions or restrictions on your use of the Services. The Website and Services are ordinarily accessible **24 hours** a day, **7 days** a week; however, access may be suspended without notice or compensation to carry out updates, maintenance, or amendments to servers.

5. COMPLIANCE, VERIFICATION AND MONITORING

- 5.1. The Company applies a "**Know Your Transaction**" (KYT) first approach, with "**Know Your Customer**" (KYC) verification applied on a triggered, risk-based, or discretionary basis, as further described in the Company's "**AML and KYC Compliance Policy**".
- 5.2. The Company monitors transactions and reserves the right, at its discretion, to request further information or documentation, place a User or transaction under review, restrict or suspend access, decline to proceed, or freeze assets where it identifies compliance concerns, including in relation to money laundering, terrorist financing, sanctions exposure, fraud, or other illegal activity.
- 5.3. Where a transaction meets the Company's internal risk thresholds, it may be subject to automated risk-mitigation measures, which may include returning the deposit to the originating wallet less applicable network fees, or freezing the relevant assets pending review and any reporting required under the "**AML and KYC Compliance Policy**". The Company does not publish its internal threshold values.
- 5.4. Where warranted by the Company's risk assessment, the characteristics of a transaction, compliance triggers, counterparty requirements, or applicable law, the Company may require you to complete KYC verification and to provide information or documentation, including evidence of source of funds. This applies, among other cases, where a refund is requested before an exchange has been executed; pending satisfaction of those requirements, the Company may freeze the relevant assets.

5.5. Any identity verification the Company performs forms part of its risk-mitigation framework. It does not constitute a guarantee or warranty of any kind and does not limit any right or remedy available to the Company under these Conditions or applicable law.

5.6. By accepting these Conditions, you agree to undergo any AML/KYC procedure that the Company may apply or request at any time.

6. ACCEPTABLE USE AND USER OBLIGATIONS

6.1. You shall not resell, lease, or otherwise make the Services available to any third party, nor act as a service bureau or use the Services on behalf of any third party.

6.2. You undertake to keep your personal information and any credentials strictly confidential and secure, to comply with all applicable laws and regulations relating to your use of the Services, and to provide true, accurate, current, and complete information, updating it promptly when it changes.

6.3. You shall not use the Services, provide any content, or engage in any conduct that: is unlawful or unauthorised; is defamatory, obscene, sexually explicit, offensive, or likely to harass, alarm, or annoy; advertises or promotes an unrelated product or business; promotes discrimination or violence; infringes any copyright, trademark, trade secret, or other proprietary right; restricts, disrupts, damages, or alters the Website or its security, including by hacking, defacing, framing, or mirroring; uses any robot, spider, or other automated device to download, index, scrape, or harvest the Website or its contents; collects information about other users without consent; transmits spam, chain messages, viruses, or other harmful code; opens multiple accounts except as expressly permitted; or conducts unauthorised frequent or intensive trading, whether or not by means of automated tools.

7. PARTNER AGGREGATORS AND THIRD-PARTY ACCESS

7.1. The relationship between the Company and each partner aggregator, including arrangements relating to the information provided to the Company (such as your wallet address and IP address), is governed by the contractual arrangements between them. Partner aggregator platforms operate their own websites and terms, for which the Company is not responsible.

7.2. Access to the Services may take place through independent partner aggregator platforms or other third-party websites that handle the marketing to, and onboarding of, end users. If you access the Services through such a platform or website, you acknowledge and agree that, from the moment of such access onward, these Conditions, the Privacy Policy, and the AML and KYC Compliance Policy shall apply to and bind you.

8. INTELLECTUAL PROPERTY

8.1. You shall not: alter, adapt, copy, translate, or build derivative works from the Website or its content, or attempt to reverse engineer, decompile, or disassemble it; strip out any proprietary notice, trademark, or logo; pass off another site as the Website by imitating its text or its look and feel, or otherwise infringe the Company's intellectual property; without authorisation, edit, reorder, conceal, or minimise information on the Website; or exploit the Website or the Company's logo, trademarks, or brand for any commercial purpose.

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- 8.2.** The Company retains all ownership, title, and intellectual property rights in and connected with the Website and the Services, as well as any information passing through them. Save as these Conditions expressly provide, nothing in them grants any User a licence of any kind, whether by implication, estoppel, or otherwise.
- 8.3.** You grant the Company permission to use information you supply, or that is processed through your use of the Website, including personal, location, and device data, so that the Company can deliver the Services and keep use of the Website secure.

9. SUSPENSION AND DISCONTINUATION OF ACCESS

- 9.1.** At any time, and whether wholly or in part, you or the Company may suspend, restrict, or end your access to the Services and, where applicable, any related transaction flow or account, in line with these Conditions. The Company may in addition freeze an exchange transaction for any length of time where these Conditions are breached or where a circumstance set out below arises, to the extent permitted by and in accordance with applicable law.
- 9.2.** The Company may limit, suspend, restrict, or terminate your access to the Services and, where applicable, any associated transaction flow or account, or issue a warning, where, in its sole discretion: it is necessary or desirable to protect security; a transaction is made in breach of these Conditions, or is suspicious, unauthorised, or fraudulent (including in relation to money laundering, terrorist financing, or fraud); assets are suspected to be associated with criminal proceeds or not lawfully held by you; you fail to provide documentation reasonably required, by the Company or by any third party whose services it uses, under applicable money laundering laws or to verify your identity or source of funds; information you provided cannot be verified or authenticated; your actions may create legal liability for you, the Company, or other users; the Company decides to cease operations or discontinue any services or features; there is a change in your circumstances that the Company considers material; the Company is directed to do so by a competent authority or is otherwise required by applicable law; or a disruptive market event triggers a halt.
- 9.3.** The Company is not liable to you for any loss you may incur because of any reasonable step it takes under this section to suspend access or to freeze a transaction.
- 9.4.** You shall not seek to regain access after your access is terminated, whether using the same or a different identifier, without the Company's prior written consent.

10. DISCLAIMERS, INDEMNITY AND LIMITATION OF LIABILITY

- 10.1.** You will indemnify and keep indemnified the Company, directors, officers, partners, employees, contractors, and agents, against any loss, liability, claim, demand, damage, cost, or expense (legal fees included) that arises from or relates to the Services, any content provided by you or by other users, any third-party site or resource reached through the Services, or any breach by you of these Conditions or of any law or regulation in any jurisdiction.
- 10.2.** So far as applicable law allows, the Company bears no liability for any indirect, incidental, special, consequential, or punitive damages, nor for any lost profit, revenue, data, use, goodwill, or other intangible loss, where these arise out of or relate to: your use of, or inability to use, the Services; any unauthorised access to, or use of, the Company's systems or the information they hold; any disruption or stoppage in transmission to or from the Services; any bugs, viruses, or comparable

harmful code introduced by a third party; or any mistake or omission in content made available through the Services.

11. GOVERNING LAW AND JURISDICTION

- 11.1.** These Conditions and any non-contractual obligations arising out of or in connection with them shall be governed by and construed in accordance with the laws of the Republic of Panama.
- 11.2.** Any dispute, controversy, claim, or difference arising out of or in connection with these Conditions, the Website, or the Services, including any question regarding their existence, validity, interpretation, performance, breach, or termination, shall be subject to the exclusive jurisdiction of the competent courts of the Republic of Panama.

12. GENERAL PROVISIONS

- 12.1.** Should any provision of these Conditions be held unlawful, void, or unenforceable, that provision is to be treated as severed, and the validity and enforceability of the remaining provisions are unaffected.
- 12.2.** These Conditions, read together with the Privacy Policy and any other policy incorporated by reference, are the complete and sole agreement between you and the Company on their subject matter, and they replace every earlier or contemporaneous agreement, representation, or understanding on that subject matter, whether oral or written.
- 12.3.** No change, waiver, or modification of these Conditions takes effect unless made by the Company as set out here. You may not assign, transfer, delegate, or sub-license any right or obligation under these Conditions without the Company's prior written consent, and any attempt to do so is void. Waiving one breach does not waive any earlier or later breach. Headings appear for convenience only and neither define nor limit any provision.

13. CONTACT

- 13.1.** Questions, complaints, or claims relating to these Conditions, the Website, or the Services may be directed to the Company using the details below:

Luminora Solutions Corp.

Torre Global Bank, 18th Floor, Office 1801, Calle 50, Panama City 0830, Republic of Panama

Email: info@lumi-nora.com

Website: <https://lumi-nora.com>
