



UCBI GROUP TECHNOLOGIES LTD

General Terms and Conditions of Use of the Platform

Digital private asset treasury and private investment platform

Ethereum-focused treasury · Structured private investments · Token ecosystem

UCBI Group Technologies LTD, a company incorporated under English law with a share capital of €10,500,000, whose registered office is situated at 20 Wenlock Road, London, N1 7 GU, England, registered in the London Companies Register under Company No. 16774681.

These General Terms and Conditions of Use (“the Terms”) govern the use of the UCBI technology platform and associated services. By accessing or using the UCBI platform, you agree to be bound by these Terms.

Definitions:

“**Platform**” means the technology infrastructure operated by UCBI enabling users to access tools related to blockchain technologies.

“**User**” means any natural or legal person accessing or using the Platform.

“**UCBI Token**” means the digital utility token associated with the UCBI ecosystem.

“**Services**” refers exclusively to the technological services enabling interaction with blockchain networks or third-party platforms.

“**Third-party platforms**” refers to independent providers such as exchange platforms, staking services, blockchain infrastructure providers or custodians.

1. Corporate status – Regulatory aspects

UCBI is a private limited company registered in the London Companies Register. It is not an investment fund or an undertaking for collective investment.

UCBI does not provide any regulated financial services. Nothing in these Terms shall be construed as creating a banking relationship, an asset management relationship or a financial advisory relationship between UCBI and users.

No information on the Platform constitutes investment advice, financial advice or a personalized investment recommendation. UCBI is not a financial investment adviser or a wealth management adviser.

Users remain solely responsible for their financial and investment decisions.

2. Nature of the services

UCBI acts exclusively as a provider of technological infrastructure.

UCBI does not provide any banking, investment, portfolio management, brokerage or financial advisory services.

UCBI is not a bank, a financial institution, an investment firm or a regulated financial intermediary. UCBI does not directly execute financial transactions.

The Platform provides only technical access to blockchain infrastructure and services provided by third parties.

UCBI operates as a provider of blockchain-based technology infrastructure. UCBI implements internal procedures designed to prevent the risks of money laundering and terrorist financing.

Users remain solely responsible for their investment decisions and should, where appropriate, consult their own financial, legal or tax advisers before undertaking any transaction involving digital assets.

UCBI does not hold, control or hold users’ digital assets.

UCBI does not intervene at any stage in the execution, validation or settlement of transactions

3. Nature of the UCBI Token

The UCBI Token is a utility token intended for use within the UCBI technology ecosystem.

It does not constitute:

- a share
- a bond
- a financial instrument
- a title deed
- nor an investment contract

The UCBI Token confers no rights to UCBI's assets or income.

4. Services provided by third parties

All token sales, trading activities, staking and services relating to digital assets are managed by third-party platforms operating within the framework of their respective regulations.

Certain transactions involving digital assets may be carried out via independent third-party platforms. Any action involving digital assets necessarily requires the involvement of a Digital Asset Service Provider (DASP) that is a partner of UCBI.

However, UCBI has no financial ties with this DASP partner and does not control third-party platforms; UCBI does not operate these platforms and does not guarantee their functioning.

Users acknowledge that any interaction with these platforms is at their own risk. UCBI cannot therefore be held liable for the actions, policies or operational failures of these third-party entities.

5. Risks associated with blockchain technologies

Blockchain technologies involve significant risks, including:

- the volatility of digital assets
- vulnerabilities in smart contracts
- network forks
- loss of private keys
- cyberattacks
- technical failures of blockchain protocols

Users acknowledge that investments in blockchain and digital assets involve market volatility, regulatory risks and technological uncertainties.

UCBI does not guarantee the value, liquidity or future performance of tokens. Users of the platform fully acknowledge and accept these risks.

6. Security and User Responsibility

Users are responsible for the security of their accounts, login details, digital wallets and private keys.

7. Limitation of Liability

UCBI shall not be held liable for any loss of digital assets and/or financial losses incurred by users of its platform. UCBI shall also not be held liable for any indirect, incidental or consequential damages arising from such losses.

UCBI, its subsidiaries and its directors shall also not be held liable for financial losses, security breaches or service interruptions resulting from external factors beyond their control, in particular cases of force majeure as defined by the case law of the courts.

In this context, UCBI shall be exempt from any liability, in particular for:

- financial losses or loss of profits
- losses resulting from the volatility of digital assets
- failures of blockchain networks
- cybersecurity incidents
- failures of third-party platforms

UCBI shall not be held liable for any failure or delay resulting from events beyond its reasonable control, including cyberattacks, network outages or regulatory changes.

8. Access to the platform

Access to the Platform is restricted to people aged 18 or over who already have some knowledge of crypto-assets.

Users must not be located in a jurisdiction where use of the Platform is prohibited.

Access to the Platform may be restricted in certain jurisdictions, including countries subject to international sanctions or jurisdictions where the use of digital assets is regulated or prohibited.

UCBI reserves the right to restrict access to the Platform at its sole discretion.

The Platform does not in any way constitute a public offering of financial securities or a solicitation for investment.”

9. AML Compliance / Sanctions

Users undertake to comply with all applicable laws relating to anti-money laundering, counter-terrorist financing and international sanctions.

UCBI may request identification information and suspend access to the Platform where required by applicable regulations.

UCBI reserves the right to suspend or terminate access to the Platform in the event of a breach of these Terms or non-compliance with applicable regulations.

10. Indemnification

Users undertake to indemnify and hold harmless UCBI, its directors, employees and partners, against any claim or action arising from misuse of the Platform and/or in breach of the Law.

11. Intellectual Property

All intellectual property rights relating to the Platform, software, trademarks, databases and content belong exclusively to UCBI or its licensors.

12. Governing Law

These Terms and Conditions are governed by the laws of England and Wales.

Any dispute relating to these Terms shall be finally settled by arbitration in accordance with the Rules of the London Court of International Arbitration (LCIA). The seat of arbitration shall be London.

13. Data privacy and security

UCBI undertakes to protect users' data in accordance with applicable privacy laws.

14. Severability – Amendments

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

UCBI reserves the right to amend these Terms at any time. Continued use of the platform following updates constitutes acceptance of the revised Terms.

15. Entire Agreement

These Terms constitute the entire agreement between UCBI and users regarding the use of the Platform.

If you have any questions regarding these Terms, please contact us at the following address:
contact@ucbibanking.io