

GENERAL TERMS AND CONDITIONS OF USE

This contract between the customer, hereinafter referred to as "Customer / User", and Reflex Token S.R.L., with registered office in Via De Nicola n. 42, Cosenza, P. Iva n° 03767240785

DATA

The following terms of service apply to the use of services related to the market place platform and digital wallet: quasarwallet.com. The terms of service present how the Fiat Digital Wallet and Digital Wallet management service of the quasarwallet.com platform owned by Reflex Token SRL works and describe any rights and responsibilities of the members. The terms of service of Reflex Token S.R.L. and all instructions, guidelines and information related to this service, adequately and further advertised on the site <https://news.reflextoken.com>, specify how to use the aforementioned services. By using the website <http://reflextoken.com> and / or the service permitted by the <https://quasarwallet.com>, the user accepts these conditions. Reflex Token SRL reserves the right, in its sole discretion, to modify, add or remove parts of these terms of service, at any time. It is the customer's responsibility to periodically check the terms of service for any updates. The current version of these terms is available at: https://quasarwallet.com/terms_and_conditions.html. The continuous use of the site and / or services, following the published updates of the terms of service, will ensure that such updates are considered accepted.

1. Definitions

In addition to the terms defined elsewhere in these General Conditions of Use, the following expressions / terms must have the meaning attributed to each of them:

- "Account / s": means the personal profile created by each User in the "Account" section, following registration, and is associated with his / her personal data and e-mail address. Each User can create only one account, with which they can access the quasarwallet.com Platform;
- Security: where it is possible to manage and change passwords and authentication methods such as;
- "Giftcard": means a purchase voucher issued by Reflex Token SRL or by partner companies, represented by a unique code / identifier, shown on any physical medium or certifying the authorization in favor of an identified person and redeemed within 31 December of the year of issue;
- "General Conditions": means this contract, through the acceptance of which the User assigned to Reflex Token SRL is responsible for the provision of the Services;
- "Purchase and sale": means the purchase and sale service of Cryptocurrencies, carried out through paid services;
- "Credentials": means (a) the username and (b) the password, jointly, chosen by the Users when registering on the Platform;
- "Cryptocurrencies": means "Virtual Currencies" according to the definition of art. 3, point 18, of directive (EU) 2015/849, as amended by directive (EU) 2018/843 of the European Parliament and of the Council of 30 May 2018, i.e. the digital representation of value, not issued by a central bank or by a " public authority, not necessarily linked to a legal tender currency, not having the legal status of currency or currency, but in any case used as a means of exchange for the purchase of goods and services and transferred, stored and negotiated, based on blockchain technology . The cryptocurrencies that can be purchased, sold on the Platform are exclusively those supported by the Platform itself;
- "Deposit": means the operation of inflow of cash on the account held at the custodian bank Banco di Napoli Intesa San Paolo, branch in Corso Mazzini, Cosenza;
- "Fees": means the fees due to <https://quasarwallet.com> for paid services provided through the platform and charged to the User in the form of commissions, determined in the terms and in the manner advertised in the relevant sections of the Platform;
- "KYC": means the User identification procedures put in place by Reflex Token SRL, described in the Anti-Money Laundering Policy;
- "Partner": means any natural or legal person with whom Reflex Token SRL has ongoing technical or commercial collaborations of any nature through the services offered to Users;
- "Platform": the Reflex Area <https://quasarwallet.com>, specifically dedicated to the use of the market place and wallet services;

- "PEP" means the: "politically exposed persons", as required by article 1 co. 2 lett. o) of Legislative Decree 231/2007;
- "Policies": means any information note, legal notice, guide or other document provided to the User through the Platform and to be considered an integral part of these General Conditions, including the following ones;
- Service (s) ": means the services provided remotely to the User by Reflex Token SRL, accessible through the <http://quasarwallet.com> Platform;
- "User / s": means cumulatively and individually: all subjects who browse the Site and / or who access the Platform in any case,
- <http://quasarwallet.com>, commonly referred to as "Market Place Platform", in these General Conditions, the company Reflex Token SRL is identified, based in Cosenza at via E. De Nicola, n. 42, in the person of its pro-tempore legal representative;
- "Fiat currencies": means those currencies having legal and compulsory tender and legal status of money;
- "Wallet": means the virtual account, belonging to each registered User, associated with his specific account, necessary for the use of the Services, regulated pursuant to and for the purposes of art. 1782 of the Italian Civil Code, the operation of which becomes effective only after the User has successfully passed the KYC procedures;
- "Crypto Wallet": means the software that allows the holding, safeguarding and management of cryptographic keys used to digitally sign cryptocurrency transactions for distributed ledgers (or Blockchain);
- "Fiat Wallet": means the User's virtual Fiat account, made available by quasarwallet.com, pursuant to the civil law on the mandate held at the custodian bank selected by Reflex Token SRL;
- "PIN code": the 6-digit PIN code generated automatically by a double authentication application with OTP procedure, held by the Customer / User.

2. Registration on the Platform

By registering on the <https://quasarwallet.com> platform, the customer accepts all the conditions and terms of service indicated below. By choosing one of the plans and proposals for access to the services available on the Platform, the customer makes an offer for a commercial agreement on the basis of the terms of service signed.

For the purposes of registration and contextual opening of the account, the customer is required to communicate some personal information, a valid e-mail address (which will be used as a Username and for user identification), a password ("Password") , show and file an identification document in the app. In this regard, two different identification levels are envisaged for access to all the services related to the Platform, as specified in point 4 below. Both in the phase of accreditation to the service and for the purpose of disposing of its assets, the [quasarwallet](http://quasarwallet.com) is intends to be provided with double authentication, in accordance with European consumer protection legislation.

The withdrawal and transfer of the RFX Tokens, as well as of the other cryptocurrencies deposited in the Crypto Wallet can take place outside the quasarwallet.com circuit by having a Cryptocurrency wallet, subject to indirect payment of the fees to the network (blockchain Ethereum and Binace), on which the token software is built and to the Platform.

The account may allow you to add more than one Cryptocurrency wallet.

Reflex token SRL may request to provide personal (Personal Identifiable Information) and / or financial information to the account owner for KYC (Know Your Customer) and / or AML (Anti-Money Laundering) procedures, if the nature of the operations can be carried out , for future and additional options, it should be recognized.

Reflex Token SRL reserves the right to impose limitations on the account based on the information provided.

The customer must ensure that all personal information held by Reflex Token SRL is true, complete, not misleading and up to date. The username and password registered in the system are personal and must not be disclosed to third parties.

3 Use of the Account

By registering on the quasarwallet.com Platform, the User declares and guarantees:

1. to have read and accepted these "General Conditions";
2. to have read and accepted the Policies;
3. that you are at least 18 years old;
4. to be in full capacity to accept these General Conditions and Policies;
5. to use the "Quasarwallet.com Platform" exclusively for the use of the Services granted by it;
6. to be a natural person, legal representative of a company or legal person having its registered office in Italy or in any case in a country not subject to exclusion from the use of the Services pursuant to the Anti-Money Laundering legislation, as indicated by the EU Regulation 229/2022.

The use of the quasarwallet.com platform, and the services associated with it, confirm that its use is personal, with express exemption from any liability in case of use by third parties.

It is possible to have only one account and if the user name or password is not remembered, use the password recovery option or contact support at the addresses advertised on the site and in the apps related to it.

4 Services

<http://quasarwallet.com> makes available to its Users the Services concerning the buying and selling of Cryptocurrencies by registered users.

The user duly registered on the <https://quasarwallet.com> platform, can have two different types of accounts / wallets:

- the Fiat Wallet, with deposits in legal currency (EURO / USD) on the unavailable current account held by the company Reflex Token SRL at Il Banco di Napoli di Cosenza, Corso Mazzini branch
- the Crypto Wallet, for holding the following cryptocurrencies admitted by the Platform: Ethereum, Bitcoin, Litecoin, Binance USD (BEP-20), Binance Coin, Bitcoin Cash, Tether USD (ERC-20), Shiba Inu (ERC-20) , DASH, Reflex (BEP-20), Reflex (ERC-20).

The Services provided through the Platform and the subject of the assignment given by the User consist of:

1. in the detention activity for each customer on the so-called "Wallet Fiat", under the title "Regulations for the execution of future purchases of virtual currencies", pursuant to art. 1719 cod. civ., of the financial means denominated in Fiat Currency necessary for the purchase of Virtual Currencies offered by the Platform and / or for the purchase of Gifcard;
2. in the execution of orders given by the User to the Platform for the transfer of Cryptocurrencies present in the Crypto Wallet to other registered or external users, taking into account the blockchain technology associated with their Account on addresses for which the User has the exclusive knowledge of the related cryptographic keys;
3. In the conversion of Fiat Currency against Virtual Currencies held by the Platform (Exchange-Trade Section);
4. In the sale of vouchers issued by Reflex Token SRL

The Services provided by the Platform to partner companies consist of:

1. In the placement / advertising of vouchers issued by companies, which the Customer can use for the online purchase of goods and services on the main e-commerce platforms

Users registered on the Platform can transfer their cryptocurrencies within the quasarwallet.com circuit free of charge, indicating the e-mail address of another User / Customer as the destination address

5 Using the wallet

After logging into the Platform by following the login procedure indicated, the User accesses the Wallet section and makes a choice relating to the wallet on which he intends to deposit or withdraw. If the User selects the Fiat Wallet (Euro / USD) for the purpose of the deposit, he must then indicate the method of crediting he wishes to use (deposit by bank transfer or credit / debit card).

6 Giftcard / Vaucher

The Platform makes the Giftcard / vaucher purchase service available to the User.

To this end, the credit corresponding to the balance of the Fiat Wallet may be reduced by the amount corresponding to the expenditure incurred and be updated in real time.

7 Balance

Il saldo nel Wallet Fiat costituisce la quantità personale di fondi disponibili da utilizzare per l'acquisto di Vaucher/Giftcard e per le operazioni di compravendita.

I saldi in criptovalute e in moneta legale possono essere ritirati in qualsiasi momento.

La società Reflex Token S.R.L. si riserva il diritto di effettuare i ricalcoli retroattivi a saldo del Wallet Fiat, in caso di errori che si verificano nel Servizio, per correggere eventuali errori o discrepanze.

8 Commissions

Reflex Token S.R.L. provides a market place platform that allows users to benefit from multiple services related to cryptocurrency exchange. The presence and specifications of the rates for each type of transaction carried out are subject to a clear and truthful description within the Platform, in the section of interest. The type and extent of the fees are in any case identified in the document available at the addresses:

The complexity of the transactions carried out as above will be subject to Italian law, both in terms of negotiation effectiveness and from a fiscal point of view.

Through the Platform, Users will proceed with the purchase of Services offered by quasarwallet.com, proceeding directly with the payment of the same at the time of the order, using the methods indicated, accepted on the Platform and published on the same.

Reflex Token SRL is unquestionably recognized the right to set or vary, unilaterally and at its sole discretion, the paid rates at any time, except for the need to apply the new rates to the services. The User acknowledges that the Fees may be determined by Reflex Token SRL both as a fixed and as a percentage, in relation to the amount of the single order or single transaction executed.

9 Promotions, Contests and Marketing Campaigns

The quasarwallet Platform may occasionally activate Promotions, Contests and Marketing Campaigns. Users must comply with the provisions of the regulation that governs the times and methods. At the same time, if after the necessary checks, suspicious or not allowed activities carried out by one or more Users are detected, Reflex Token SRL will have the right to:

- temporarily and / or permanently suspend the Accounts of the authors of such activities;
- not to recognize the benefit requested by the User;
- charge costs / service fees to the Account of the author of these activities.

Reflex Token SRL will take care to communicate in advance to the User any activity that it will carry out on the Account following the checks carried out.

10 Foreign exchange risk

The User acknowledges and agrees to access and use the Services at his own risk. The risk of losing funds when trading cryptocurrencies for legal tender can be substantial. The User must therefore carefully assess whether this contractual case is suitable for their position in light of their circumstances and the financial resources available.

11 Internet transmission risks

The User acknowledges that there are risks associated with the use of the Internet.

It also acknowledges that Reflex Token SRL will never be responsible for any communication failures, interruptions, economic losses of funds that may occur during the use of the Platform, regardless of the cause, when they are not attributable in an absolutely objective way to willful misconduct or negligence. serious of the same.

The User also acknowledges and accepts that the Company cannot guarantee that the Platform, the Servers and the Network that assist it, are always available or are free of viruses or errors and that the content of the Platform itself is complete, correct, free of defects and that they will be corrected or eliminated

12 User Obligations

The User must provide the Platform with the personal information requested, also undertaking to keep it updated and guaranteeing its truthfulness and completeness for the entire duration of the contractual relationship. All information provided at the time of the original registration request will be included in the registration data. All User registration data will be processed and used by Reflex Token SRL in compliance with the AML legislation, the privacy legislation, as well as the confidentiality and security rules provided for by the relevant laws in general.

In using the Platform and the Services, the User undertakes to comply with the provisions of applicable law, the regulations for good use of network services.

In particular, the User undertakes not to:

1. use quasarwallet illegally, fraudulently or in connection with any purpose contrary to the laws of the Italian legal system;
2. use quasarwallet to copy, store, transmit, send, use, publish or distribute any material related to: computer viruses, spyware, trojan horses or any other harmful software;

3. carry out actions that could cause an unjustified overload to our IT infrastructures and that could interfere with the correct use of the Platform by other users;

4. alter, modify or distribute to third parties any material present on the Platform: <http://quasarwallet.com>.

It is understood that, in order to register on the Platform, Users who are natural persons must be over 18 years of age.

Likewise, access to and use of the Services is also prohibited for persons qualified as PEP Politically Exposed Persons, as identified in Article 1 co. 2 lett. o) Legislative Decree 231/2007

13 Communications to the User / Customer

All communications envisaged and / or permitted pursuant to these General Conditions will be made electronically, by e-mail, certified e-mail or by publishing notifications, banners, notices and communications on the Platform, on the Reflextoken.com website and on social media accounts. of Reflex Token SRL.

Users expressly acknowledge and accept that the notifications and communications provided by the Platform in electronic form meet the requirement of the written form, in accordance with the provisions of the law.

14 Industrial property rights

In no case will the User have the right to create and / or publish by any means content that reproduces, even in part, elements of the Platform or Services, without the express written consent of the Company. The distinctive signs owned by Reflex Token SRL cannot be used - unless otherwise agreed in writing by Reflex Token SRL - in any way that could denigrate or discredit the Company itself. All other trademarks, not owned by the Company, which appear on any of the Services on the Platform, are the property of their respective owners, who may be connected in any way with Reflex Token SRL. The property rights on graphics, logos, images, audio and video files and anything else published on the Platform, including the Tutorials, are the exclusive property of Reflex Token SRL, which lawfully owns all rights of use and / or exploitation.

15 Limitation of Liability

The Company undertakes to do everything possible to ensure that access to the Services is provided uninterrupted and that any data transmission occurs without errors. However, due to the very nature of the Internet, uninterrupted access to the network cannot be guaranteed; moreover, access to the Services may also be occasionally suspended or limited to allow for maintenance work or the introduction of new activities or services. Such interruptions will be communicated on the Platform, on the Social networks where Reflex Token SRL is present and on the reflextoken.com website. Reflex Token SRL may always make changes to the Platform and / or to the content and methods of providing the Services for technical reasons or in order to comply with new legal provisions.

In any case, the Company reserves the right to interrupt, in whole or in part, access to the Platform due to serious legal and technical impediments, which, in fact, prevent the continuation of the negotiation relationship established with users, without thereby reason, Users or Customers are entitled to any form of compensation, criminal or civil, except for the possibility of requesting the return of funds and cryptocurrencies still present in their wallets.

Reflex Token SRL cannot be held responsible for any disservices caused by its Partners to Customers / Users during the execution of contractual relationships, which do not involve Reflex Token SRL, even if implemented through the Platform.

In case of violation of the obligations borne by the User pursuant to these General Conditions, or the declarations and guarantees given therein, the User will be required to release Reflex Token SRL, its employees and collaborators, the Partner companies from any liability. , from legal actions and requests for compensation related to judicial and arbitration proceedings brought by any person in relation to: violations of third party rights or applicable laws deriving from the use of the Service by the Customer in a manner that does not comply with these General Conditions

16 Right of withdrawal

Users can withdraw from these General Conditions at any time by sending a ticket to the link: <https://support.reflextoken.com> in which they request the cancellation of their Account.

17 Suspension of the Account and Termination by the Company.

Reflex Token SRL may unilaterally modify these General Conditions and withdraw from them at any time and for any reason.

The Company will also have the right to suspend and / or interrupt the User or Customer's access to the Platform in the following cases:

1. the User has provided false, incomplete, or misleading information upon registration or has engaged in fraudulent or illegal conduct;
2. Unauthorized or fraudulent use of the Account associated with the Customer or of the respective payment data has been found or reported;
3. The existence of multiple Accounts belonging to the same natural / legal person has been discovered, or linked to the same identification documentation provided during registration;

Reflex Token SRL reserves the right to decide, at any time, to reactivate the suspended Account.

In the event of violations of these General Conditions, Reflex Token SRL reserves the right in any case to take the appropriate judicial initiatives, both civil and criminal, to protect its rights and interests and the rights of third parties.

18 Applicable Law and Jurisdiction

Given the nature of "Consumer" attributable to Customers, pursuant to the rules of the distance contract provided and regulated by Articles from 50 to 61 of Legislative Decree 206/2005 (Consumer Code), any dispute concerning the application of these General Conditions and any non-fulfillment or disservices attributable to the Company, will be devolved to the exclusive competence of the Judicial Authority of the place of residence or domicile of the Consumer Customer.

All questions, comments or complaints (tickets) should be directed to the <http://support.reflextoken.com> service which will be active to respond within 48 hours.

Reflex Token S.R.L. it is based in Via E. De Nicola, Cosenza.

Cosenza,

Customer / User
De Cicco

Andrea

Legal representative Reflex Token SRL

(digitally signed)

Pursuant to and for the purposes of articles. 1341 and 1342 of the cod. civ. all the clauses of this agreement are specifically approved.

Customer / User
De Cicco

Andrea

Legal representative Reflex Token SRL

(digitally signed)