

Legal notice

Version 1.1

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1. Publisher

The www.cowriepay.io website and the CowriePay platform are published and operated by COWRIEX, a Societe par Actions Simplifiee (SAS) with a share capital of 2,000,000 FCFA, registered with the Trade and Personal Property Credit Register under number RB/ABC/25 B 10127, tax identification number 3202583046288, with its registered office at Ilot 1678, Quartier Seme, Parcelle q, Maison YVES AOULOU, Abomey-Calavi, Benin.

Telephone: +229 01 40 54 31 20. Email: contact@cowriepay.io.

CowriePay is built and operated by COWRIEX, which also operates the CowrieDesk exchange.

2. Publication director

Publication director: Osee QUENUM.

Editorial responsibility for the website and the platform lies with COWRIEX.

3. Host

The website and the platform are hosted by Contabo GmbH, Welfenstrasse 22, 81541 Munich, Germany (commercial register: AG Munchen HRB 180722).

Contabo GmbH can be reached by fax on +49 89 216 658 62 and through the contact methods set out in its legal notice (<https://contabo.com/en/legal/impressum/>). On request, COWRIEX provides any person with a legitimate interest with the contact details available to it under its hosting contract.

4. Contacts

- Support and service questions: support@cowriepay.io
- Legal notices: legal@cowriepay.io
- Personal data and exercise of your rights: privacy@cowriepay.io

5. Regulatory status

COWRIEX is a company incorporated under the laws of Benin and duly registered. CowriePay provides services relating exclusively to digital assets.

COWRIEX holds no digital-asset service provider licence and does not claim any regulated status.

COWRIEX applies due-diligence and anti-money-laundering and counter-terrorist-financing obligations: verification of its business customers, identification of ultimate beneficial owners, screening of digital-asset addresses against the list of designated addresses published by the Office of Foreign Assets Control (OFAC), logging of sensitive actions and retention of records.

CowriePay is not a bank, a payment institution or an electronic-money institution, and digital assets entrusted to it therefore benefit from no deposit-guarantee scheme. They are not used for our own account, lent or pledged: how

assets are held and our obligation to return them are set out in article 5 of the Terms and conditions (www.cowriepay.io/legal/terms), and the risks specific to digital assets in the Risk disclosure (www.cowriepay.io/legal/risk-disclosure).

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The trackers stored in your browser and our audience measurement are described in the Cookie policy (www.cowriepay.io/legal/cookies).

Data protection contact point: privacy@cowriepay.io.

9. Governing law

This legal notice is governed by the law of the Republic of Benin. The terms of the service are set out in the Terms and conditions (www.cowriepay.io/legal/terms).

In the event of any discrepancy between language versions, the French version prevails.