

## **Withdrawal / refund policy**

The client can withdraw the accrued interest by sending a request that is processed within three banking days. The cost of withdrawing funds to the wallet is 1%.

Using SINCERE SYSTEMS digital assets involves transactions on the Internet, which are supported by the acquisition of a certain number of digital assets. Given this fact, the Client agrees to cover these costs to ensure its proper operation.

Transfer by the Client of SINCERE SYSTEMS Digital Assets for their use in accordance with the general rules of the Agreement is carried out for a period of 1 year. At the same time, this condition does not limit the Client's ability to withdraw their Digital assets, but not earlier than after three months. In this case, the Customer pays SINCERE SYSTEMS a fine of 15% of the current amount (number) of displayed Digital Assets.

We prohibit the use of the Platform to natural persons under the age of 18 and / or U.S. citizens. If we determine that such persons has registered on the Platform, specifying inaccurate and / or fake information about personal data, Sincere Systems has the right to immediately block access to the Platform to such person and delete his User Account without the right to unlock it and return Digital Assets.

Transfer of own Digital Assets to the Platform by the Client is not a procedure of "investing" in any understanding and interpretation of this term, and all terms outlined in this Agreement should not be construed as "investing" in any form.

Transfer of own Digital Assets to the Platform by the Client is not a procedure for investing in a common enterprise and / or is not a procedure for investing in the Sincere Systems.

As a result of the transfer of Client's own Digital Assets to the Platform, the Client does not receive a stake in any legal entity, including a stake in the Sincere Systems or a share in the capital of the Sincere Systems company.

As a result of the transfer of own Digital Assets to the Platform by the Client the Client does not acquire the status of the lender of the Sincere Systems.

Transfer of own Digital Assets to the Platform by the Client does not give the Client the right to participate in the Sincere Systems's profits and / or losses, and does not give the Client the right to participate and / or receive a share in the assets and / or liabilities of the Sincere Systems.

Participation of the Client in the referral and bonus programs does not create agency or employment relations between Sincere Systems and Client.

Using by the Platform of Digital Assets involves the performing of transactions in Internet, which are supported by the acquisition of a certain number of Digital Assets. Given this fact, the User agrees to cover these expenses by the Platform to ensure its correct operations.

The transfer of Digital Assets to the Platform for its use in accordance with the general rules is carried out for 1 year. At the same time, this condition does limit the ability of the Client to withdraw their Digital Assets from the Platform earlier. In this case, the Client shall pay the Platform the penalty in the following amount from the current amount (number) of Digital Assets.

! 90% if he withdraws digital assets the first 3 months

! 15% if he withdraws digital assets after 3 months.

! 0% if he withdraws digital assets after 12 months.

The Client also accepts the condition on the automatic extension of the Platform's rights to use his Digital Assets: if after the expiration of the annual usage period the Client does not make a request to receive the initially transferred Digital Assets and accrued bonuses within 30 (thirty) calendar days, this rule will come into effect and the Digital Assets of the Client will be "frozen" for the next calendar year.