



User terms

1. Introduction

- 1.1. The following terms and conditions (the “**Terms**”) govern your acceptance and use of the Company’s trading platform (the “**Exchange**”), the Company’s website Trijo.co (such website, including any potential successor website, are hereinafter collectively referred to as the “**Website**”), including our provision of services on or through the Exchange and/or Website.
- 1.2. You hereby confirm that you understand the Terms and hereby expressly agree to be bound by and comply with the Terms. Please review carefully and keep a copy of these Terms for your reference. If you have any questions about these Terms, please contact us prior to using the Exchange or Website.

2. Amendments

- 2.1. Ijort Invest AB, registered in Sweden under registration number 559152-3278 (hereinafter referred to as the “**Company**”, “**Trijo**”, “**we**”, “**us**” or “**our**”) reserves the right, subject to applicable law, to make changes to, modify, or add or remove portions of these Terms, our Integrity Policy for Protection of Personal Data, Appendix A (the “**Integrity Policy**”), and other incorporated terms and policies, in our sole discretion, at any time.
- 2.2. All changes made to the Terms shall be informed to the user by email at least 30 days before any changes are implemented. Due to technical reasons outside of the Company’s control, the Company cannot guarantee that such emails will reach all users. Therefore, we encourage you to check our Website frequently to see the current Terms in effect and any changes that may have been made to them.
- 2.3. No one is authorized to modify these Terms with you or otherwise enter into an agreement with you that conflicts with these Terms, except by means of written agreement signed by an authorized agent of the Company, and any other purported modifications or alterations or conflicting terms will be null and void.

3. Applicability & Integrity Policy

- 3.1. These Terms apply to all customers using the services of the Company through the Website or through any other means of access. The Terms govern your access and use of the Website, including our provision of services on or through the Website, but also exclusively apply to all transactions and business relationships between you and the Company.
- 3.2. You also acknowledge and agree that any and all information you provide to any of the Subject Persons (as defined below) is governed by our Integrity Policy, and you hereby consent to all actions any of the Subject Persons take with respect to your information consistent with our Integrity Policy. You also acknowledge having expressly approved the applicability of the Integrity Policy when opening and verifying a customer account of the Exchange.

4. Warranty by the Customer

- 4.1. Please be aware that by opening and verifying a customer account, you expressly represent and warrant that:
 - (i) Each of the Company, its current or future subsidiaries, affiliates, directors, officers, employees, agents, representatives, and any other person or entity with any involvement in the Company’s services or in developing software relevant to the Exchange or Website, in each case, whether or not affiliated with the Company or any other such person or entity (collectively, the “**Subject Persons**”) shall, unless such relevant Subject Person has acted fraudulently or is guilty of negligence, have no responsibility or liability for the loss, transfer, misappropriation, theft, use or misuse of any cryptocurrency assets on the Exchange or any



financial or physical harm or loss related thereto, and you hereby irrevocably waive any and all rights and claims with respect thereto;

- (ii) If you trade in cryptocurrency assets at the Exchange, you do so at your sole risk and expense;
- (iii) You have an adequate understanding of the risks, usage and intricacies of cryptographic tokens and any blockchain-based software relevant thereto;
- (iv) You will comply with any and all applicable laws regarding your use of the Exchange;
- (v) You are legally permitted and of sufficient age to open and use a customer account at the Exchange and to approve these Terms;
- (vi) You are not a “**politically exposed person**” (as defined in Article 3 item 9 of the EU-directive 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing (“AML IV”)), or included in the European Union’s sanction lists or the sanction list of any other country or national or international organization;
- (vii) you are not subject to European Union Sanctions or US Sanctions, nor are you a resident or located in any such country subject to the aforementioned sanctions;
- (viii) you are the beneficial owner of the relevant funds for which you purchase EUR-cryptographic tokens (“**EUR-tokens**”) from the Exchange. It is for these EUR-tokens that you can purchase other cryptographic tokens at the Exchange;
- (ix) you are the beneficial owner of the relevant customer account and the relevant cryptocurrency wallet address. This means that you can only sell and purchase cryptocurrency using your own personal funds, customer account/cryptocurrency wallet address and you warrant to not conduct any transactions on behalf of someone else;
- (x) you bear the sole responsibility for determining if any of your activities on the Exchange have tax implications, and by opening and using a customer account at the Exchange, to the extent permitted by law, you agree not to hold any Subject Person liable for any tax liability associated with or arising from your activities at the Exchange or any other action or transaction related to the Company; and
- (xi) should you receive a withdrawal that, due to technical issues, disturbances, malfunction, and/or manual error was incorrectly sent (i.e., you receive more than you are entitled to), you agree to send back any amount that is incorrectly received as soon as possible. Should you fail to do so, an invoice will be created of the incorrectly sent amount, which you agree to pay in full, in a timely manner, by SEPA transfer or deposit with Trustly, or other partner of the Company.
- (xii) It is the sole responsibility of the user to remain informed about developments related to the assets held in their account. The Company shall not be held liable for any loss, direct or indirect, arising from the user’s inability to dispose of or withdraw a particular asset, but will nonetheless use best efforts to assist the user in selling or withdrawing assets, if possible.

5. Service Restrictions

- 5.1. The Website does not address people who are prohibited under the applicable laws or regulations of their citizenship, domicile, or residence from having access to or use such websites and services such as the Website. Persons who are prohibited from having access to the information on the Website or who are in doubt whether or not they are permitted to access or use the Company’s services or not, are kindly requested to leave the Website.
- 5.2. If the Company considers that the use of the Company’s services by a customer is not in accordance with applicable policies and/or terms (including, but not limited to, the Terms), or if the use could be in violation of law or regulation in such person’s home country jurisdiction or any other related jurisdiction, or if the use is considered to be too great a risk from an anti-money laundering or other risk perspective, the Company will not provide any such products or services to that person.
- 5.3. The Company also reserves the right to fully or partly limit access to the Company’s services if it is appropriate due to maintenance or security purposes.



5.4. The Company reserves the right to not process transactions if they are, in the Company's sole discretion, either too small or too large.

6. Usage of the Website

- 6.1. As a customer and visitor of the Website, you accept the fact that it is not allowed to use any kinds of robots, spiders, scrapers or other scripted or automated tools without written consent from Trijo. The only exception is indexing tools such as Google. You accept to not use any tool that causes an extensive or unproportionally large burden for the Website or other services of the Company.
- 6.2. Trijo will retain the ownership, copyright and all other immaterial rights of the Website in all circumstances. The publication, reproduction, transfer or storage of the contents of the Website in whole or in part is forbidden unless the holder of title, copyright, or other immaterial right has granted permission for such an action. The prohibition does not apply to storage on a computer or printing for personal use only. The contents may be quoted according to the applicable copyright legislation. When the contents are quoted, the source shall also be indicated. The trademarks or logos included on the Website may, however, not be reproduced, published or distributed without the prior written consent of the holder of the title.

7. Fees

- 7.1. Fees for transactions and other services are charged as displayed on the Fee page on the Website. Please follow <https://trijo.co/avgifter/> to access the Fee page.

8. Staking

- 8.1. The Company may provide you the option to contribute and earn "**Staking Rewards**" by participating in "**Staking**" (as per outlined below) activities. You retain ownership of each asset that is staked, and each staked asset remains your property while staked. By Staking, you receive Staking Rewards on a regular basis that will be subject to "**Staking Payouts**" as per described below.
- 8.2. The Company may perform any or all of the Staking activities directly or through one or more service provider(s).
- 8.3. Staking Reward amounts are decided on a percentage basis based on the nominal value of the staked asset. The nominal percentage is a result of the actual Staking Rewards paid out through the protocol with the Company's administration fees deducted. The exact formula for how this is counted will be set at the Company's discretion, and may or may not be disclosed.
- 8.4. The Company never guarantees any specific Staking Rewards, but commits to offer competitive and reasonable Rewards at all times.
- 8.5. Staking Payouts of Staking Rewards are paid out on a weekly basis but can be subject to changes due to technical, or other reasons.
- 8.6. As with any other usage of the services of the Company, the user is solely responsible for any obligation in regards to taxation resulting from Staking.
- 8.7. "**Slashing**" penalties may be a result of the Staking operations being erroneously run. Such penalties might incur a loss of any accrued rewards, as well the staked asset.
- 8.8. Similar to other Services offered by the Company, we cannot guarantee uninterrupted or error-free operations of Staking, or that we'll correct all defects or prevent disruptions or unauthorized access. We may suspend or discontinue the Staking at our sole discretion at any time. In the event of any disruptions, suspension, or discontinuance of the Staking, any staked assets may stop generating the Staking Rewards and you may not receive any (and you may forfeit all) Staking Rewards whatsoever. The decision as to whether and to what extent Staking is provided is at our sole discretion.
- 8.9. You hereby acknowledge and agree that we disclaim and have no responsibility for any loss, liability, or damage you may incur, directly or indirectly, in connection with the Staking, including any loss, liability or damage arising directly or indirectly from: (a) your use of or inability to use



Staking; (b) any interruptions, errors, or defects related to Staking; (c) any third-party disruptions of the Staking services; or (d) any suspension or discontinuance of the Staking.

8.10. There are inherent risks with Staking activities, such as (but not limited to):

- (i) Staking is materially different from banking service and is in no way covered by any insurance or guarantees related to such, for example deposit insurance ("insättningsgaranti"), etc.
- (ii) Staking Rewards are not equal to interest received from a savings account. Despite sharing the similar set-up of getting paid compensation for funds/assets that are allocated to a specific target account/address and made unavailable to the owner, the yield is created in a very different manner and is by nature not at all the same.
- (iii) Technical errors/hacks may occur on any protocol designed for Staking at any given time. That means that a technical bug or actor with malicious intent can result in severe malfunctions and loss of parts or all of the assets on the protocol as a whole.
- (iv) Third party-risk is sustained by the usage of external service providers.
- (v) Administrative mistakes can always occur when dealing with highly complex and innovative technologies and applications, especially when it comes to the irreversible characteristics of cryptocurrency transactions. Thus, there is always a risk that a manual mistake or any kind may result in losses of parts or all assets.

8.11 Waiting period for staked assets: The Company will make every effort to process the user's request as promptly as possible. Please be advised that in certain cases, however only regarding staked amounts that exceed the value of 5,000 EUR, users may experience a delay of up to seven (7) days for the staked assets to be readily available for withdrawal, trading etc.

9. Referral program

- 9.1. The Referral Program, known hereafter as "The Campaign", of the Company, is limited to existing Trijo customers who have an active account with Trijo and is a program that pays out Referral Rewards, as described in paragraph 10, to users that recruit new users to our platform.
- 9.2. Referrals will only be considered valid when the referred user has been recruited through a tracked link and completed full customer due diligence (KYC). This is considered to be fulfilled when we have received all customer personal data required to use our services, as well as phone number and mail address.
- 9.3. The Referral Rewards are based on a percentage (the exact amount is found on the Company platform) of the referred users' paid trading fees on the Company's platform and is limited to 6 months from the date the referred user created an account with Trijo.
- 9.4. Fees refer to brokerage fees on trading as well as the spread on Quick Buy/Sell and Swapping. Current fee schedules are available on trijo.co/avgifter
- 9.5. The referred user will receive a Referral Reward, as set out below, upon completing the customer due diligence process during registration on the Company's platform.
- 9.6. **Referral Payouts** of Referral Rewards are made by the user submitting a Referral Payout request, but not more often than once a week. If no request is submitted, Referral Rewards will continue to accumulate until a Referral Payout is requested.
- 9.7. Referral Payouts are limited to a maximum value of i) 999 SEK/year, and ii) 99 SEK/month for individuals, in accordance with Swedish tax regulations. Any accumulated Referral Payouts within 12 months exceeding this amount must be invoiced to the Company by the user.
- 9.8. The offer of this Campaign cannot be combined with other offers and excludes employees of the Company and its partners (current subsidiaries and their employees) from participation.
- 9.9. Both the referrer and the referred user must have a Swedish personal identification number.
- 9.10. The Company reserves the right to terminate, or change the terms of, the Campaign at any time without notice, effective immediately.
- 9.11. If the Company suspects that the Campaign is being abused, we reserve the right to decline any Referral Payouts.



9.12. If taxes are to be paid for any Referral Rewards paid from the Company to user(s) in accordance with the Campaign, the recipients have full responsibility for this. The Company will not take any action regarding this.

10. Referral Rewards

- 10.1. Referral Rewards are paid out to newly registered customer accounts which have been registered by using a specific link ("Referral Link") on an external web site, or through the Referral Program. Accounts created without using a Referral Link will not receive any Referral Rewards.
- 10.2. The Referral Reward paid out varies depending on the Referral Link, and will be defined where the Referral Link is found.
- 10.3. The Referral Reward amount, as well as the currency paid out in, can change at any time, without notice, at the sole discretion of the Company.
- 10.4. The account owner of an account that have received a Referral Reward, is obliged to make at least 1 trade (purchase or sale of cryptocurrency) or deposit of any kind within 90 days, otherwise the Referral Reward will be reclaimed by the Company in its full amount.

11. Refunds

- 11.1. When an order of cryptocurrency assets has been processed, such cryptocurrency assets cannot be refunded. This is largely because of how the blockchain technology for each cryptocurrency asset is built, which is entirely out of our control. In spite of using our absolutely best efforts in this regard, we will not be able reverse a cryptocurrency asset order. Regular currency (e.g. SEK) can only be refunded if the order has not been processed.

12. Transaction Rollback

- 12.1. The Company may, at its sole discretion and subject to applicable law and technical feasibility, conduct a **Transaction Rollback** (referred hereafter as "**Rollback**") on any transaction, within 10 banking days after the transaction was initiated, if it is determined that:
 - (i) The transaction resulted from a technical error or system malfunction attributable to the Company; or
 - (ii) The transaction violates applicable laws, regulations, or these Terms, including suspected fraud or illicit activity.
- 12.2. A Rollback refers to the reversal of a transaction, restoring affected accounts to their prior state where practicable. Rollbacks are limited to transactions not yet finalized on the blockchain or assets still within the Company's custody. Cryptocurrency transactions confirmed on the blockchain cannot be reversed due to blockchain's immutable nature.
- 12.3. If a rollback occurs, fiat currency or cryptocurrency assets will be returned to the user's account, adjusted for any administrative costs or market losses, as determined by the Company. Users cannot request rollbacks; this is a discretionary action solely initiated by the Company.

13. Third Party Links

- 13.1. Where Trijo provides text links to third party websites, such links are not an endorsement by Trijo of any products or services provided on or via such websites. The use of such links is entirely at the customer's own risk and Trijo accepts no responsibility or liability for the content, use or availability of such websites.
- 13.2. Trijo has not verified the truth, accuracy, reasonability, reliability or completeness of any content of such websites.

14. No Representation or Warranty from any Subject Person



- 14.1. No party – including any of the Subject Persons – makes any representation or warranty about the suitability, reliability, availability, timeliness, security and/or accuracy of the Exchange, the Website or any other service or utility provided by the Company.
- 14.2. To the maximum extent permitted by applicable law, the Exchange, the Website, and all related information, software and products are provided on "as is, where is" basis without representations, warranties or conditions of any kind, including with respect to merchantability, fitness for a particular purpose, title and non-infringement.
- 14.3. The Company will undertake to use reasonable efforts to inform users of material changes affecting the availability of crypto assets and related services offered on the platform.
- 14.4. Notwithstanding the foregoing, the Company makes no representations or warranties regarding the continued availability of any specific asset for purchase, sale, staking or withdrawal, and such services may be suspended at any time without notice since the availability of assets may be affected by regulatory actions, market conditions, technical issues, or other factors outside the Company's control, including but not limited to migration to another blockchain, token or contract change, etc.

15. Limitation of Liability

- 15.1. You hereby acknowledge and agree that, to the maximum extent permitted by applicable law, the disclaimers of liability contained herein apply to any and all damages or injury whatsoever caused by or related to risks of, use of, or inability to use, the Exchange or the Website under any and all causes of action whatsoever of any kind in any jurisdiction, including, without limitation, actions for breach of warranty, breach of contract or tort. Issues due to negligence or fraudulent behavior are however exempted from this.
- 15.2. To the maximum extent permitted by applicable law, in no event shall the Subject Persons be liable for any indirect, punitive, incidental, special, consequential damages or any damages whatsoever including, without limitation, damages for loss of use, data or profits, arising out of or in any way connected with: (i) the use of the Exchange or any other service provided by the Company, (ii) the delay or inability to use the Exchange or any other service provided by the Company or related software, (iii) the provision of or failure to provide the services of the Exchange or any other service provided by the Company, (iv) any information, software and products obtained in connection with your acceptance and use of the Exchange or any other service provided by the Company, or (v) otherwise arising out of your acceptance and use of Exchange or any other service provided by the Company, whether based on contract, tort, negligence, strict liability or otherwise. The above exclusion of liability shall apply even if any of the Subject Persons or any of their suppliers have been advised of the possibility of damages.
- 15.3. Acceptance and use of the Exchange or any other service provided by the Company is unauthorized in any jurisdiction that does not give effect to all provisions of these Terms, including, without limitation, this Section, or that imposes any registration obligations upon the Company.

16. Inactive accounts and Maintenance Fees

- 16.1. An account becomes and "**Inactive account**" if there has been no login or transactional activity (including deposits, withdrawals, trading, or transfers) for a continuous period of five (5) years. Any accounts with assets reserved for Staking are always considered active.
- 16.2. Before an account is deemed inactive, the Company will make reasonable efforts to contact the account holder via email or other communication methods provided by the user, including a physical letter. The account holder will receive a notification informing them of the account's impending inactivity status and the possibility of incurring maintenance fees.
- 16.3. Once an account is classified as inactive, the Company reserves the right to charge a Maintenance Fee of 49 EUR per month. This fee is to be paid proactively from the date the account was confirmed as inactive.



- 16.4. The maintenance fee will be deducted monthly from the account's available balance in EUR. Should this not be sufficient, sell-offs of any assets will occur at best market price until a sufficient EUR balance has been reached.
- 16.5. An inactive account can be reactivated at any time by logging in and performing any transactional activity (e.g., deposit, withdrawal, trade). Upon reactivation, no further maintenance fees will be charged.
- 16.6. If an inactive account has a balance of zero, or the balance becomes zero due to the deduction of maintenance fees, the Company reserves the right to terminate the account after providing a final notice of account closure to the account holder by e-mail.

17. Termination

- 17.1. You can terminate your relationship with us by contacting us and express your intention. We would appreciate if you provide us with information on the reasons for this termination so that we have the opportunity to improve.
- 17.2. In addition to what is set out in Section 3, the Company is entitled to terminate its relationship with you immediately if you violate any of the mandatory terms set forth in our agreements or policy framework. We reserve the right, without notice and in our discretion, to terminate your access or use of the Website at any time if we find that you are in violation of the Terms, any applicable laws or if we, in our sole discretion, find that you in any other way act or have acted in violation of good standards. You acknowledge and agree that Trijo will not be liable or have any obligation towards you in such an event. However, we commit to communicate with you on the reasons in the swiftest possible manner, unless prohibited by law.
- 17.3. The Company also reserves the right to terminate an account as per described in 15.6 regarding Inactive accounts.

18. Miscellaneous

- 18.1. The failure of any of the Subject Persons to exercise or enforce any right or provision of these Terms will not constitute a waiver of such right or provision.
- 18.2. If any provision of these Terms is found by a court of competent jurisdiction to be invalid, the parties nevertheless agree that the court should endeavour to give effect to the parties' intentions as reflected in the provision, and the other provisions of these Terms remain in full force and effect.
- 18.3. You may not assign these Terms without the prior written consent of the Company, but the Company may assign or transfer these Terms, in whole or in part, without restriction.
- 18.4. The section titles in these Terms are for convenience only and have no legal or contractual effect.
- 18.5. Notices to you may be made via either email, regular mail or communication on the Website.
- 18.6. The Company has the right to engage subcontractors to perform some or all of the execution and management of all or part of its operations.
- 18.7. You agree that no joint venture, partnership, employment, or agency relationship, and in particular no partnership agreement pursuant to the Swedish Partnership and Non-registered Partnership Act (Sw. Lag om handelsbolag och enkla bolag), exists between you and any of the Subject Persons as a result of these Terms or your acceptance or use of the Exchange or Website (or any other service or product provided by the Company).
- 18.8. The performance of these Terms by any of the Subject Persons is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of any Subject Person's right to comply with governmental, court and law enforcement requests or requirements relating to your acceptance and use of the Exchange or Website (or any other service or product provided by the Company) or information provided to or gathered by any of the Subject Persons with respect to such use.



18.9. Unless otherwise specified herein, these Terms constitute the entire agreement between you and the Subject Persons with respect to your acceptance and use of the Exchange or Website (or any other service or product provided by the Company) and they supersede all prior or contemporaneous communications and proposals, whether electronic, oral or written, between you and the Subject Persons with respect to your acceptance and use of the Exchange or Website (or any other service or product provided by the Company).

18.10. All users accept their responsibility to settle all outstanding debts to the Company that might occur due to, but not limited to, technical reasons or fraudulence targeted at the Customer. Should the conventional payment methods not be available or feasible, the user commits to pay any outstanding debt by invoice sent by email and post. In case such an invoice is not paid in full within 7 days, debt collection will be involved. Should the matter still not be resolved, it will be made a legal case and taken to court, in accordance with Swedish law and best practice.

18.11. In the event that an existing cryptocurrency is unlisted from our platform, users will be provided with a notification outlining the delisting process and the time frame within which they are required to withdraw the delisted cryptocurrency. If the user fails to withdraw their holdings within the specified time, the Company reserves the right to convert the user's assets into an alternative cryptocurrency or fiat currency at the prevailing market rate and deposit the equivalent amount into the user's account.

18.12. In order to comply with regulatory obligations, the Company may request users to provide documentation or clarification regarding the source of any funds used to conduct transactions on the Company platform. If the user fails to provide the requested information within the stipulated time frame of 90 days from initial request being sent out by mail, the Company reserves the right to take the following actions:

- (i) Suspend or restrict the user's account and transactions.
 - Liquidate the user's assets by selling them at market value and credit the balance to the user's registered bank account.
- (ii) Terminate the customer relationship and close the user's account.

These actions are in line with the Company's commitment to regulatory compliance and ensuring the integrity of the financial system.

19. Governing Laws and Dispute Resolution

19.1. These Terms, the Website and the services provided by the Company are governed by the laws of Sweden, without regard to its conflict of law provisions. For any and all controversies, disputes, demands, claims, or causes of action between you and the Subject Persons (including the interpretation and scope of this Section) arising out of your acceptance or use of the Exchange or Website (or any other service or product provided by the Company), these Terms (as well as any related or prior agreement that you may have had with any of the Subject Persons), or any other aspect of the Company or its offering shall be subject to the exclusive jurisdiction of the courts of the Kingdom of Sweden.

19.2. You hereby acknowledge and agree that you are solely responsible for your interactions with any other user of the Exchange or Website (or any other service or product provided by the Company) and none of the Subject Persons will have any liability or responsibility with respect thereto.

If you have any questions, comments, or concerns regarding our Terms, please contact us at the following e-mail address: info@trijo.co.

These terms are in force from 2026-02-23.