

Terms and Conditions – Initial Coin Offering

The following provisions apply to users who wish to take part in the ICO period by acquiring CriptoHub tokens, which in turn entitles users to make use of the platform being launched through this project.

1. TOKEN ACQUISITION

1.1 When a user buys a CriptoHub Coin token ("CHBR"), he or she acquires the right to enjoy the benefits developed and offered through the CriptoHub platform; these are explained in the project's White paper, which is available on the official web site (ico.criptohub.com.br)

1.2. Before taking part in the ICO, users should carefully read these terms and conditions, as well as the White paper, as any future claims based on ignorance of the policies and rules governing the ICO are prohibited.

2. REGARDING THE AGREEMENT BETWEEN THE PARTIES.

2.1. The information detailed here constitutes the agreement entered into freely between the parties, namely, CriptoHub and the user, and gives details of any issues regarding the purchase of CriptoHub tokens and the services available through the CriptoHub platform.

2.2. By using the services on the platform, the user agrees with and is subject to the terms and conditions defined in the clauses below. The CriptoHub platform reserves the right to alter these at any time.

2.3. Whenever the terms and conditions detailed herein are altered and the user continues to use the services made available through the platform, he or she thereby expresses his or her consent to the new terms and conditions in place.

3. CRIPTOHUB AND ITS SERVICES

3.1. CriptoHub consists of a set of solutions made available to its users using blockchain technology and is based on the premise of making the cryptocurrency segment more accessible to users by providing tailored solutions developed exclusively with the aim of bringing the benefits of this type of product into users' day-to-day lives.

4. REGARDING THE CRIPTOHUB TOKEN, MINIMUM KNOWLEDGE AND RISK ASSESSMENT

4.1. A CHBR token is not a movable investment asset and after its acquisition it cannot be refunded; however, ownership of the token may be transferred as per the user's wishes.

4.2. Likewise, the CHBR does not entitle the owner to participation or voting at CriptoHub general meetings and does not guarantee any right to a share of the profits, remuneration or bonus of any kind.

4.3. *Tokens may be acquired only during the ICO phase, as advertised during the campaign held previously and presented in the white paper. Once the ICO phase is closed, all untraded tokens shall be destroyed so as to ensure the exclusivity of the benefits they confer and their appreciation.*

4.4. Users who acquire CHBR tokens accept the risks, costs and benefits related to that purchase, as detailed in this document.

4.5. In taking part in the ICO, a person acquiring CHBR tokens states that he or she has technical and working knowledge of the cryptocurrency segment, blockchain systems and services and declares him or herself aware of the risks associated with this type of product.

4.6. CriptoHub shall not be held liable under any circumstances for losses or inability to access the CHBR platform.

4.7. Given that this is an ICO, the user declares that he or she is aware that the platform is under development and accepts the risks, in particular, the fact that CriptoHub may, for reasons beyond its control, not be able to develop all the services and tools it intends to provide. Thus, the user must carefully assess the risks arising from this segment, verifying the costs and assessing the benefits, including specialized advice, as appropriate.

5. REGARDING SELF-ACQUISITION

5.1. CriptoHub reserves the right to acquire tokens directly from the market developed through its platform, making the relevant disbursement of the market value at the time of acquisition, taking into account the trading pairs current at the time. However, such acquisitions shall only be authorized after a positive opinion issued by the Board of Directors, with a view to avoiding any conflict of interests.

5.1.1. Notwithstanding the provision above, any type of manipulation of the market that could materialize from CriptoHub's own actions and operations is expressly prohibited.

6. REGARDING INTELLECTUAL PROPERTY

6.1. All intellectual property rights arising from CriptoHub, including those arising from software, know-how, analysis or programs and copyright, shall belong solely and exclusively to CriptoHub.

7. DISCLAIMER

7.1. CriptoHub and its employees, developers and creators reserve the right to decline liability for any loss arising from use of the platform or arising from any technical interruption, fault, malfunction or suspension of the services provided through the platform.

8. REGARDING GENERAL DEFINITIONS

8.1. CHBR is classed as a "utility token", therefore it is not regarded as an investment and is not included in the products regulated by the Central Bank (BC) or the Securities and Exchange Commission (CVM).

8.2. CriptoHub shall be a platform that is managed through its tokens, which grant benefits to holders, therefore it cannot be regarded as a financial intermediary.

8.3. Acquiring CHBR shall not confer on buyers any right or influence over the organization and governance of CriptoHub.

8.4. In accordance with the express definition provided in the white paper prepared by CriptoHub, the regulatory bodies have examined the operations and companies that operate cryptocurrencies, both nationally and internationally. In view of this, it must be stated that the enactment of regulatory measures, the establishment of investigations and the implementation of specific actions affecting the activities carried on by CriptoHub may have

an impact on its interests or even make them unviable in future. Therefore, the user hereby declares full awareness of the possibility that CriptoHub may, at any time, change its characteristics so as to meet the legal definitions imposed by the relevant regulatory bodies.

8.5. Although the CriptoHub platform is in full development, CriptoHub does not guarantee that it will be able to implement all the tools that it intends to provide to interested persons, neither does it guarantee any outcome regarding the appreciation or depreciation of the CHBR, given that such an outcome stems from the Law of Supply and Demand, which shall dictate the price of tokens among users.

8.6. If any of the above provisions are held to be invalid, void or unenforceable, the remaining provisions shall remain in full force and effect.