



GENERAL BUSINESS TERMS AND CONDITIONS

I. PREAMBLE

1. These General Business Terms and Conditions (hereinafter „**Conditions**“) were issued by the company KELTA Cube, s.r.o. (Ltd.) with its seat at Kopčianska street No. 92/D, 851 01 Bratislava, Slovak Republic, identification number (IČO): 46 428 640, registered in the Business register of Bratislava I District Court, Section: Sro, Insert No.: 100826/B, e-mail: support@kelta.com, phone: +421903561060 (hereinafter as „**KELTA**“) exclusively for the www.kelta.com website or another web location at www.kelta.+ domain (hereinafter as „**Website**“) and application on platform of iOS or Android (hereinafter as „**APP**“).
2. These Conditions are issued for the purposes of defining terms and adjusting rights and obligations between KELTA as a provider and its users. The Conditions refer to legal relations between KELTA and users in such instances when contractual relationship is concluded via Website or APP and the services available on the Website or the APP, when using the software that is part of the Website or the APP, including applications, features, content files, scripts, instruction files, and any related documentation, these relationships being governed by the rules as follows.

II. BASIC DEFINITIONS AND TERMINOLOGY

1. User is a natural or a legal person (hereinafter as “**User**”), who, in accordance with these Conditions fills in the registration form via Website or APP and places orders of KELTA’s services in an electronic form (hereinafter as “**Order**”) to KELTA.
 - + Order of services by a natural person is an expression of a unilateral legal act, by which the buyer – natural person, who is not an entrepreneur expresses his or her interest in the supply of the services provided by KELTA for the price stated in the Order. Such Order also represents draft purchase agreement in the sense of section 52 in conjunction with section 588 and the following Act no. 40/1964 Coll. Of Civil code as amended (hereinafter the “**Civil Code**”), works contract in the sense of section 631 followed by Civil Code or any other type of contracts from the buyer’s side. Buyer enter into legally binding relationship with KELTA under the contract concluded remotely in accordance with provisions of section 2 (1) of Act no. 102/2014 Coll. on Protection of Consumer related to selling or providing services based on Distant Contract, or a Contract Concluded outside Operational Premises of the Seller and on Amendments and Supplements to certain laws as amended (hereinafter “**Act no. 102/2014 Coll.**”)
 - + Order of services by a legal person is an expression of a unilateral legal act by which the buyer – a legal person or a natural person who is an entrepreneur expresses his or her interest in

the supply of the services provided by KELTA for the price stated in the Order. Such Order also represents draft purchase agreement in the sense of section 409 and the following Act no. 513/1991 Coll. Commercial Code as amended (hereinafter “**Commercial Code**”), works contract in the sense of section 536 and the following Commercial Code or any other type of contracts from the buyer’s side. Buyer enter into legally binding relationship with KELTA under the contract concluded in accordance with provisions of Commercial Code, mainly according to the section 269 (2), section 409 and section 536 of the Commercial Code

2. **Cryptocurrency** - a digital or virtual currency designed to work as a medium of exchange. It uses cryptography to secure and verify transactions as well as to control the creation of new units of a particular cryptocurrency. Essentially, cryptocurrencies are limited entries in a database that no one can change unless specific conditions are fulfilled.
3. **Cryptocurrency ATM** - a kiosk that allows a person to purchase cryptocurrencies by using cash or debit card. It also enables the sale of cryptocurrencies for cash.
4. **Cryptocurrencies mining/Cryptomining/Mining** - a process in which transactions for various forms of cryptocurrency are verified and added to the blockchain digital ledger.
5. **Digital wallet** - a software program that stores private and public keys and interacts with various blockchain to enable users to send and receive digital currency and monitor their balance.
6. **Ethereum/ETH** - digital currency.
7. **KELTA’s services** - KELTA provides mainly following services for its Users: hosting services for a variety of purposes, including scientific research, neural network testing, game services, and cryptocurrency mining. Renting of the computing power of KELTA’s data center for cryptocurrencies mining is being realized in the form of purchasing KELTA utility tokens (KLT token). 1 KLT token represents the computing power of 1 Watt.
8. **Utility token** - a digital token of cryptocurrency that is issued in order to fund development of the cryptocurrency and that can be later used to purchase a good or service offered by the issuer of the cryptocurrency.

III. REGISTRATION

1. Initial registration of the User as well as User’s agreement with these Conditions are necessary preconditions for placing an Order.



2. The registration is carried out via Website or APP. In the registration, Users also confirm understanding of the Conditions and their acceptance in the form of electronic documents.
3. The registration of the Users from the following countries is not supported in KELTA: Afghanistan, Angola, Anguilla, Antarctica, Bangladesh, Benin, Botswana, Bouvet Island, British Indian, Ocean Territory, Brunei Darussalam, Cambodia, Cameroon, Central African Republic, Cote d'Ivoire, Djibouti, Ethiopia, Faroe Islands, Ghana, India, Indonesia, Iran (Islamic Republic of), Iraq, Kenya, Madagascar, Malaysia, Mongolia, Mozambique, Myanmar, Nepal, Nigeria, Pakistan, Philippines, Rwanda, Solomon Islands, Somalia, Sri Lanka, Sudan, Suriname, Swaziland, Tanzania (United Republic of), Thailand, Togo, Trinidad and Tobago, Uganda, Uruguay, Venezuela, Vietnam, Yemen, Zambia, Zimbabwe.

IV.

DEPOSITS, WITHDRAWALS AND TRANSACTIONS

1. All transactions, deposits and withdrawals related to KELTA's services are carried out primary in the Ethereum currency. It is also possible to make deposits and withdrawals in the Bitcoin currency.
2. Deposit and withdrawal transfers can be made only by using Digital wallet of the User or via Cryptocurrency ATM.
3. Deposits, withdrawals and transactions are being processed within 48 hours.
4. If the blockchain network does not process the withdrawal transaction, which is outside of KELTA's control, the funds will be returned and credited back to User's KELTA account. It is therefore necessary that the User continuously monitors the status of the withdrawal and re-enters it if it is not processed.
5. The User can make a withdrawal at any time – User's funds are not committed.
6. Due to security reasons withdrawal transactions are being verified through a network that is not connected to the internet, namely via a unique SMS code sent to the User's telephone number.
7. The maximum withdrawal limit from the KELTA wallet is:
 - + 2 ETH for the level BASIC of the KELTA loyalty program;
 - + 6 ETH for the level PRO of the KELTA loyalty program;
 - + 12 ETH for the level PREMIUM of the KELTA loyalty program.

The withdrawal up to the set limit for the respective KELTA loyalty program level can be made within every 7 days, whereby this period starts always on Monday and lasts until Sunday.

8. The maximum withdrawal limit from the KELTA wallet via the KELTA cryptocurrency ATM is 2 ETH/day and is limited to 1 transaction per day. It means that if the User decides to split his withdrawal into several transactions, only the first one will be executed on a given day.
9. The minimum deposit to start using KELTA's services is 5,25 ETH.

V. FEES AND COSTS

1. The fees for providing the KELTA's services consist of electricity and maintenance costs as follows.

	¢ kW/h	\$ kW/day	\$ kW/month
Electricity cost	3,0	0,72	21,96
Maintenance cost	9,45	2,27	69,09
TOTAL	12,45	2,99	91,05

2. The price for KELTA token purchasing is 0,0175 ETH.
3. The default price for KELTA token selling is 0,0120 ETH.
4. The spread (the difference between the price for KELTA token purchasing and the price for KELTA token selling) may tighten, which means that the price for KELTA token selling may vary. This depends on User's activity and involvement, which is described in the article VI. ACTIVITY.
5. Ethereum withdrawal is charged with a flat fee 0.00958 ETH.

VI. ACTIVITY

1. The ACTIVITY module is a new KELTA App tool that provides Users with a transparent way to reduce their spread (i.e. the difference between the purchase and selling price of the KLT tokens) in the form of adjusting the selling price of KLT tokens. This is achieved by the Users involvement, activity, and behaviour while using KELTA's services.

2. The set selling price of KLT tokens is 0.0120 ETH and it is possible to reach the 0.0175 ETH dependent on the realisation of the defined conditions described below.
3. For downloading and using the KELTA Talk application, the User will get +0.0005 ETH to the selling price of your KLT token.
4. The User must successfully complete the KELTA educational program to get another +0.0005 ETH to the selling price of the KLT token.
5. If the User uses the Blueprint service as a Follower or Leader, which means the User has an active connection, he will get another +0.0005 ETH to the selling price of the KLT token.
6. To get another +0.0005 ETH to the KLT token selling price, the User needs to participate in each of KELTA special bonus promotions with the minimum engagement in the amount of 10% of his raw investment.
7. The User must write a review, post, or comment related to KELTA, its applications or services at least once a month to get another +0,0005 ETH to the KLT token selling price. For example via social media (Facebook, Instagram, Twitter or Reddit), Google, App Store, Google Play, commenting on articles on various portals, etc. Subsequently, the User needs to send proof of this post by e-mail to support@kelta.com.
8. If the User as an ambassador recommends KELTA to other Users through the affiliate module and the total investment of these Users reaches 40% of the User's (ambassador's) raw investment, the User (ambassador) will receive another +0.0005 ETH to the KLT token selling price. Maximum limit is 240% of the User's (ambassador's) investment, so finally the User (ambassador) can receive max. +0.0030 ETH to the KLT token selling price.
9. In the case that one or more such Users leave KELTA and the total investment of all partners of the User (ambassador) falls below the stated amount, the User (ambassador) loses this benefit until the conditions are met again.
10. If the User is not interested in using the abovementioned activity, he can switch to Lifetime activity instead. In this case, he gets +0.0005 ETH to the KLT token selling price for every 10 weeks he is active in the KELTA App and uses various modules and services, up to 0.0030 ETH (60 weeks), which is the maximum.

VII.

TOKENS AND TOKEN ACCESSIBILITY LEVELS

1. KELTA token is a utility token and after its purchase the User becomes its holder. KELTA tokens can be transferred to another primary wallet that works on the base of the RPC protocol at any time (e.g.

MyEtherwallet, Metamask, Trezor, etc.) KELTA tokens can also be transferred among KELTA users to KELTA wallet addresses.

2. To have your KELTA account in the online status, you need to hold a minimum of 300 KELTA tokens on your personal KELTA account. In case you do not hold the minimum amount on your account you are not able to use any KELTA services. If the User does not have any funds on his account, the account will be blocked and it can be reactivated again at the User's request sent by email to support@kelta.com.
3. Bonus tokens are tokens, that serve as a rented computing power. Bonus tokens are distributed only during planned promotions. In order to activate bonus tokens, Users need to raise their raw involvement.
4. Gift tokens are tokens that have been obtained in a different way than direct purchase via the KELTA account. After activation the gift tokens becomes bonus tokens, that serve as a rented computing power. Gift tokens are distributed individually – after the first registration of the User or via the affiliate program.
5. To receive more gift tokens, one must always spend all the current gift tokens on the personal KELTA account.
6. PREMIUM (>2500 KLT) loyalty program enables to mine 4 chosen cryptocurrencies separately or at the same time, support response within 48 hours (workdays only) and maintenance cost benefit of 15%.
7. PRO (500-2499 KLT) loyalty program enables to mine 3 chosen cryptocurrencies separately or at the same time, support response within 48 hours (workdays only) and maintenance cost benefit of 10%.
8. BASIC (300-499 KLT) loyalty program enables to mine two chosen cryptocurrencies, support response within 48 hours (workdays only) and maintenance costs without benefits.
9. ACADEMY (<100 KLT) loyalty program is the entry level program for the new Users without the real investment. On this level, members are not allowed to start mining, make withdrawals, use the exchange section or benefit from the Affiliate Program. All the mentioned services become available from the BASIC loyalty program and higher. Every member in this program is offered 99 promotional test KLT tokens as a valued member of the KELTA community to start learning the basics of the KELTA Mining App. These tokens serve only for the educational purpose and are always deleted after making the first purchase.



VIII. AFFILIATE PROGRAM

1. KELTA offers One Level marketing affiliate program for its Users, which is based on 2 types of revenue, active and passive. For each affiliate partner the User brings to KELTA, he will receive a one-time reward of 15% of the affiliate partner's first deposit converted to KELTA tokens. This amount is divided into three parts. The User will receive the first 5% immediately after the first exchange, another 5% after 3 months and the remaining 5% after half a year, provided that the affiliate partner actively uses KELTA services during this period. If the affiliate partner decides to leave KELTA during this period, the User will lose the right to the remaining part of the active income from the Affiliate program. In addition to the active reward, the User also receives a regular passive reward of 5% from each weekly payout of the affiliate partners. This revenue is only being paid if the affiliate partner is currently active in the KELTA.
2. The User has the right on the affiliate revenue only if the minimum involvement on his KELTA account is 300 KLT. In case the User uses KELTA's affiliate program, but the level of his involvement on his KELTA account is less than 300 KLT or 0 KLT, such User loses the right on the affiliate revenue. The right on the affiliate revenue will be renewed, if the User's minimum involvement on his KELTA account will be at least 300 KLT.
3. In case User's affiliate partner has registered an account in KELTA, but has been inactive on this account for 3 months from the registration, the User will lose the right on the affiliate revenue.

IX. BLUEPRINT

1. Blueprint is a tool for KELTA Users that allows them to connect to the mining of a successful and verified KELTA miner and copy his/her signals. This service is suitable for Users who don't have skills, time or knowledge to devote themselves fully to mining. It provides the possibility to evaluate the User's involvement more effectively and to achieve higher ROI.
2. Blueprint is only a tool; the actual implementation depends on the agreement between the User and the chosen miner.
3. KELTA doesn't affect in any way or interfere in the mutual agreement, operation, procedure or remuneration defined by the User (hereinafter as "**Follower**") and the miner (hereinafter as "**Leader**"). KELTA is responsible only for the stability and functionality of the user environment and system, not for Users' results or their agreement. KELTA ensures the connectivity between the Users.

4. Blueprint tool can be used only by the Users, who are on the levels PRO or PREMIUM of KELTA loyalty program. The service is not available for the level BASIC. To use the Blueprint tool, the Follower and the Leader need to be on the same loyalty program level.
5. After the activation of the Blueprint tool, the Leader will have the access to the following data about the Follower:
 - + name and surname
 - + phone number
 - + e-mail address
 - + city and country
 - + information about the Follower's affiliate ambassador
 - + information about the Follower's affiliate partners count
 - + information about the Follower's payout for the last 4 weeks
 - + date of registration in KELTA
 - + date of connection and date of expiration
6. The Blueprint service activation is conditioned by completing the KELTA educational program and by scanning any payment crypto card via the KELTA application.
7. The Leader can set the commission for following his/her signals in the range of 5% - 30%. If the Follower does not agree with the conditions, he can deactivate the Blueprint connection by clicking on Cancel connection button in the Blueprint module in the KELTA App.

X. LIMITATIONS

1. KELTA Bonus tokens act as a rented computing power. Meaning, these tokens cannot be transferred from KELTA account and all of the Bonus tokens are automatically reset by activating the withdrawal function. Bonus tokens are not User's assets. Please note, that withdrawals can only be made within the calculated reach of your raw involvement. On the first withdrawal, the User will be notified about it.

2. In order to activate Bonus tokens, Users need to raise their raw involvement. It is not possible to use current ETH balance in User's KELTA account to activate Bonus tokens. These ETHs can be used only for exchange to KLT tokens (without bonus) or for withdrawal.
3. KELTA reserves the right to terminate any promotional activity including the rewards and the current rewards system as well as the right to exclude the User from using KELTA's services at any given time in case the User promotes incorrect, truthless, false, proofless or abusive information regarding KELTA and its services.
4. It is not allowed to have 2 and more KELTA accounts registered with the same telephone number.
5. All transactions carried out via the Website or APP are being regularly monitored by the established security algorithm. In case, that an unusual or suspicious user behavior/transaction is detected, the processes need to be reviewed manually to assess, if the platform is not being misused for disallowed beneficitation. The process of such verification is carried out exclusively by the management of KELTA and at that time all functionalities and services of the Website or APP are temporarily blocked. KELTA informs the User about the result of the investigation within 7 calendar days following the day of the detection of the suspicious transaction.
6. In case KELTA confirms an unusual or suspicious behavior/transaction of the User, it will ask the User to leave KELTA and the mining functionality will be blocked.
7. Each User is obliged to regularly monitor the price for KELTA token selling, especially when exchanging KELTA tokens for ETH.
8. The Blueprint module and Affiliate service activation is conditioned by completing the KELTA educational program. The aim is to increase the literacy of Users when using KELTA services and to reduce the excessive burden on the support department. This way KELTA makes sure the User has all the important information around what KELTA is, how it works, how to work with the application, and how to use the available tools to achieve and maximise passive income.
9. 7 days before the announced update of the KELTA application, it may happen that the entered withdrawal transactions will not be carry out. In this case, the withdrawals must be re-entered after the update. It may also happen that due to the technical complexity of the KELTA application update, the conversion of KLT tokens to cryptocurrencies will be disabled for this period.
10. The maximum limit for the conversion of KLT tokens to the respective cryptocurrency:
 - a. 150 KLT for the level BASIC of the KELTA loyalty program;
 - b. 450 KLT for the level PRO of the KELTA loyalty program;
 - c. 900 KLT for the level PREMIUM of the KELTA loyalty program.



The conversion of KLT up to the set limit for the respective KELTA loyalty program level can be made within every 7 days, whereby this period starts always on Monday and lasts until Sunday.

XI. RESPONSIBILITY AND STATISTICS

1. KELTA is not responsible for User's yields. They depend only on User's involvement and behavior. KELTA is responsible only for the stability of the user environment and the system.
2. All the statistical data and calculations presented on the Website or in the APP regarding the yields or ROI are only informative and result from the long-term results of KELTA Users.

XII. RISK FACTORS

1. Risk from hardware, software, or internet failures: Given the nature of KELTA's business model and the types of services offered, the company depends on the functioning of software applications, computer hardware, the internet, and other computer infrastructures. The KELTA team has made, and continues to make, every effort possible to limit the risk of viruses, DDOS attacks, physical break-ins, and other malicious activities. Such disruptions may result in the suspension of KELTA operations.
2. Limitations of the smart contract and the Ethereum network: Smart contracts are still a new technology and are at an early stage of development. The experimental nature of smart contracts carries certain risks. While the best possible effort is made to audit the smart contract, the audit is not to be seen as any kind of warranty or assurance that the smart contract is without flaws. What's more, the Ethereum network may be affected by malicious acts or sudden changes that may negatively affect the value of the KLT token.
3. The value of cryptocurrencies and fluctuation in mining rewards: The primary service offered by the KELTA data center is cryptocurrency mining hosting. This kind of service and the rewards from it are directly dependent on the price of various cryptocurrencies and the state of the economy, crypto or otherwise. Cryptocurrencies are often subject to volatile fluctuations in value. Before purchasing KLT tokens, all interested parties need to inform themselves of these risks. Market fluctuations are likely to affect the value of the KLT token.
4. Disclosure of information: Information gathered from KLT token holders and renters may be submitted to law enforcement, government officials, or to other third-parties, when KELTA is required to do so by law, subpoena, or court order. KELTA is in no way to be held responsible for any activities that it carries out in order to comply with international or domestic law.

5. Delay in updates: Any delay in the technical or physical updates described in this white paper can affect the KLT token value and are to be understood as a risk for token purchase.
6. Force Majeure: KELTA shall not be liable for any failure of or delay in the performance of this agreement for the period that such failure or delay is beyond their reasonable control, materially affects the performance of any of their obligations, and could not reasonably have been foreseen or provided against. For the purposes of this project, force majeure means extraordinary events or circumstances that could not be prevented by KELTA. Such circumstances shall include: acts of nature, mass civil disorder, armed conflict, industrial actions, lockdowns, and strikes, epidemic health crisis, and prolonged shortage or failure of energy sources or communications.

XIII. COMPLAINTS

1. A complaint is understood as a unilateral act of Users intended to claiming the rights in regards to the responsibility for defects of the supplied services. Complaints must be made in written form or by email post at support@kelta.com.
2. Complaints regarding defects of the supplied services must be made without any delay, however, no later than within fourteen (14) calendar days from the day of defect detection.
3. Complaints made in written form can be delivered to KELTA at the following address: Kopčianska 92/D, 851 01 Bratislava, Slovak Republic.
4. KELTA will respond to the complaints immediately, but no later than one month from the date of receipt. If, due to the complexity of the complaint or the number of complaints received, KELTA is unable to comply with the User's complaints within one month, KELTA will comply with the request within the next two months. The User will be informed in advance of the intended extension.

XIV. PERSONAL DATA PROTECTION

1. All personal data obtained by KELTA are processed in accordance with the Act no. 18/2018 on personal data protection and amending and supplementing certain Acts and the REGULATION (EU) 2016/679 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) and the applicable national legal standards concerning personal data processing. More information in KELTA's [Privacy Policy](#).

XV. JURISDICTION

1. KELTA is legally registered as a Spoločnosť s ručením obmedzeným (SRO) in the Republic of Slovakia. The KELTA data center legally operates in the Republic of Slovakia in accordance with all laws of the European Union. The KELTA token is interpreted as a utility token, in compliance with international financial regulations.
2. It is the responsibility of the potential User to inform his or herself regarding the local laws in his or her home jurisdiction. KELTA does not have any responsibility for any tax or other obligations the User may have in his or her country as a result of using KELTA's services.

XVI. DISPUTES AND SUPERVISORY AUTHORITIES

1. For all disputes under these Conditions as well as for all successive legal relationships between contractual parties, exclusive jurisdiction is conferred to Slovak courts in the sense of the provisions of section 37e (2) Act no. 97/1963 Coll. concerning private international law and the rules of procedure relating thereto, as amended, while the local jurisdiction of Slovak courts is given in the sense of Act no. 160/2015 Coll. on Civil Procedure as amended. The parties have exercised the choice of authority via these Conditions in compliance with Article 25 (1) letter. a) Regulation (EU) No 1215/2012 of the European Parliament and of the Council on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters (Brussels I). The parties have exercised the choice of right in compliance with Article 3 (1) Regulation (EC) No. 593/2008 of the European Parliament and of the Council on the law applicable to contractual obligations (Rome I), while the decisive right is represented by substantive rules of the Slovak Republic.
2. Consumers have the right to recourse to KELTA with a request of remedy (via e-mail to support@kelta.com), if they are not satisfied with the way how KELTA handled their complaint or if they assume that KELTA violated their rights. If KELTA responds to this application in a negative way or later than within thirty (30) days from the day it was sent, Consumers have the right to make a proposal for starting alternative dispute resolution to alternative dispute resolution entity (hereinafter as “**ADR entity**”), in compliance with Act no. 391/2015 Coll. on alternative dispute resolution for consumer disputes and amendments to certain laws as amended (hereinafter as “**Act No. 391/2015**”), while these entities are understood as authorities and authorized legal persons according to provision 3 Act no. 391/2015 Coll. The propositions can be made by methods determined according to provision 12 Act no. 391/2015 Coll.
3. Consumers can submit a complaint also through alternative dispute resolution platform (ADR platform), which is available online at http://ec.europa.eu/consumers/odr/index_en.htm.



4. Alternative dispute resolution can be used only by the following type of Consumers: natural person who does not act within subject of his or her business activities, job or occupation when concluding and fulfilling Consumer contract. Alternative dispute resolution is related only to disputes between consumers and the seller which results from the consumer contract or related to the consumer contract. Alternative dispute resolution is related only to distance contracts. Alternative dispute resolution is not related to disputes where the dispute value does not exceed the amount of 20 EUR. ADR entity can require consumers to pay a fee for starting the alternative dispute resolution in the maximum amount of 5 EUR with VAT.
5. Supervision of compliance with Act no. 102/2014 Coll. and Act no. 22/2004 Coll. on Electronic Commerce and on Amendment of Act no. 128/2002 Coll. on State Inspection of Inner Market in Consumer Protection Affairs and Amendment of Other Acts, as amended by Act no. 284/2002 Coll. is carried out by The Slovak Trade Inspection according to specific regulations and by The National Bank of Slovakia in regards to protection of financial consumers related to information society services.
6. The Slovak Trade Inspection comprises the following inspectorates: The Inspectorate of the Slovak Trade Inspection with the seat in Bratislava for the region of Bratislava, address: Bajkalská 21/A, P. O. BOX č. 5, 820 07 Bratislava; The Inspectorate of the Slovak Trade Inspection with the seat in Trnava for the region of Trnava, address: Pekárska 23, 917 01 Trnava 1; The Inspectorate of the Slovak Trade Inspection with the seat in Trenčín for the region of Trenčín, address: Hurbanova 59, 911 01 Trenčín; The Inspectorate of the Slovak Trade Inspection with the seat in Nitra for the region of Nitra, address: Staničná 9, P. O. BOX 49A, 950 50 Nitra; The Inspectorate of the Slovak Trade Inspection with the seat in Žilina for the region of Žilina, address: Predmestská 71, P. O. BOX B-89, 011 79 Žilina 1; The Inspectorate of the of the Slovak Trade Inspection with the seat in Banská Bystrica for the region of Banská Bystrica, address: Dolná 46, 974 00 Banská Bystrica 1; The Inspectorate of the Slovak Trade Inspection with the seat in Prešov for the region of Prešov , address: Obrancov mieru 6, 080 01 Prešov 1; The Inspectorate of the Slovak Trade Inspection with the seat in Košice for the region of Košice address: Vrátna č. 3, 043 79 Košice 1.

XVII. FINAL PROVISIONS

1. KELTA reserves the right to fulfil its commitment to Users also through contractual partners.
2. KELTA reserves the right to change these Conditions by a unilateral legal act, however, this must be done in such way that fundamental rights and freedoms of Users are not breached in accordance with the legal standards of the Slovak Republic. Obligations to announce changes of these Conditions in a written form are fulfilled by their placement on the following website: <https://kelta.com>.

3. If the User does not agree with the change of the Conditions, he can withdraw from the contract and close his account at any time by sending a request to support@kelta.com.
4. If the User decides to leave KELTA, convert the entire value of the KLT token portfolio to ETH and make an ETH withdrawal, the current value of the withdrawn funds will be recalculated at the ETH/EUR market rate so that the value of the deposited funds will be equal to the withdrawal value.
5. Users declare they became familiar with these Conditions in a proper way and that they fully agree with these Conditions, which represents their expression of will which is free, serious, certain and comprehensible.
6. If any of the provisions of these Conditions becomes invalid, ineffective and/or unenforceable, validity, effectiveness and /or enforceability of other provisions of these Conditions shall not be prejudiced. KELTA shall replace invalid, ineffective and/or unenforceable provision of the Conditions by a new one, the text of which shall correspond with the purpose incorporated in the original provision and in these Conditions as a whole.
7. These Conditions shall enter into force and validity on the date of publication on the Website and in the APP.

