



# TERMS AND CONDITIONS

READ THESE TERMS AND CONDITIONS ("**TERMS**") CAREFULLY BEFORE PARTICIPATION IN ZANTEPAY TOKENS ("**ZPAY TOKENS**") CROWDSALE OR USING ANY SERVICES OF ZANTEPAY OÜ ("**ZANTEPAY**"), AN ESTONIAN LIMITED LIABILITY COMPANY WITH REGISTRATION NUMBER 14374253, DESCRIBED BY UTILIZING THE WEBSITE LOCATED AT [www.zantepay.com](http://www.zantepay.com) ("**WEBSITE**") AND/OR ACQUIRING ZPAY TOKENS, YOU ACKNOWLEDGE AND CONFIRM THAT YOU HAVE READ THESE TERMS AND CONDITIONS AND THAT YOU AGREE TO BE BOUND BY THEM. IF YOU DO NOT UNDERSTAND OR AGREE TO ALL OF THE TERMS AND CONDITIONS, YOU ARE NOT ALLOWED TO USE THIS WEBSITE AND / OR ACQUIRE ZPAY TOKENS.

ZANTEPAY RESERVES THE RIGHT TO CHANGE, MODIFY, ADD OR REMOVE PORTIONS OF THESE TERMS AT ANY TIME FOR ANY REASON BY POSTING THE AMENDED TERMS ON THE WEBSITE [www.zantepay.com](http://www.zantepay.com). WE SUGGEST THAT YOU REVIEW THESE TERMS PERIODICALLY FOR CHANGES. SUCH CHANGES SHALL BE EFFECTIVE IMMEDIATELY UPON POSTING. YOU ACKNOWLEDGE THAT BY ACCESSING OUR WEBSITE AFTER ZANTEPAY HAS POSTED CHANGES TO THESE TERMS, YOU ARE AGREEING TO THESE TERMS AS MODIFIED.

## 1. DEFINITIONS

The following terms shall have for the purposes of these Terms the following meanings:

**“Account”** - a Participant’s account on the Website, which is created and used to purchase ZPAY tokens. Only Participants have a right to purchase ZPAY tokens on the terms provided herein.

**“Agreement”** - these Terms and all other operating rules and procedures that may be published from time to time on the Website (including Privacy Policy).

**“Blockchain”** - a distributed cryptography-powered database that maintains a list of records, chained together against revision and tampering.

**“Crowdsale”**- funding process aimed at receiving contribution for the development and support of ZANTEPAY Project. The Crowdsale phases are pre-ICO and ICO.

**“Crowdsale dashboard”** - a panel on the Website where each Participant has access to information about his account and can control the process of funding his account, buying of tokens and other processes necessary to participate in the Crowdsale.

**“Ethereum”** - an open-source, public, blockchain-based computing platform featuring smart contract functionality.

**“KYC”** - know your customer (KYC) process of identifying and verifying the identity of the Participants.

**“Loss”**- damages, claims, applications, loss, injuries, delays, accidents, costs, business interruption, expenses (including, without limitation, counsel’s or legal fees or the costs of any claim or suit), any incidental, direct, indirect, general, special, punitive, exemplary, special or consequential damages, any loss of goodwill, profits or revenue or any other economic loss, any loss of cryptocurrency or digital assets, any work stoppage, data loss, computer failure or malfunction, or any other commercial or other loss.

**“Participant”** - user who has been registered, upon his request, for the ZPAY tokens purchasing.

**“Terms”** - these Terms and Conditions.

**“Website”**- ZANTEPAY website: <https://www.zantepay.com>, the Crowdsale Dashboard, all subdomains and all their respective pages.





**“White Paper”** - the document describing the ZANTEPAY Project

**“User”** - anyone who uses the Website, without prior registration and authorization using the Account.

**“ZANTEPAY”** – ZANTEPAY OÜ, a limited liability company established under law of the Republic of Estonia, with registration code 14374253.

**“ZANTEPAY Project”** - software and infrastructure development for offering ZANTEPAY services and products as described in the White Paper.

**“ZPAY Tokens” or “ZPAY”**- a coin based on ERC20 Ethereum token standard, which will allow its owner to participate in ZANTEPAY Project as further described in the White Paper and in the future use ZPAY for payment of services and products offered through ZANTEPAY platform, if and to the extent ZANTEPAY Project has been successfully completed and launched.

## 2. GENERAL INFORMATION


2.1 These Terms are a legally binding Agreement between the User or Participant, on the one part, and the ZANTEPAY, on the other part, also individually referred to as a “Party” and collectively as the “Parties”.

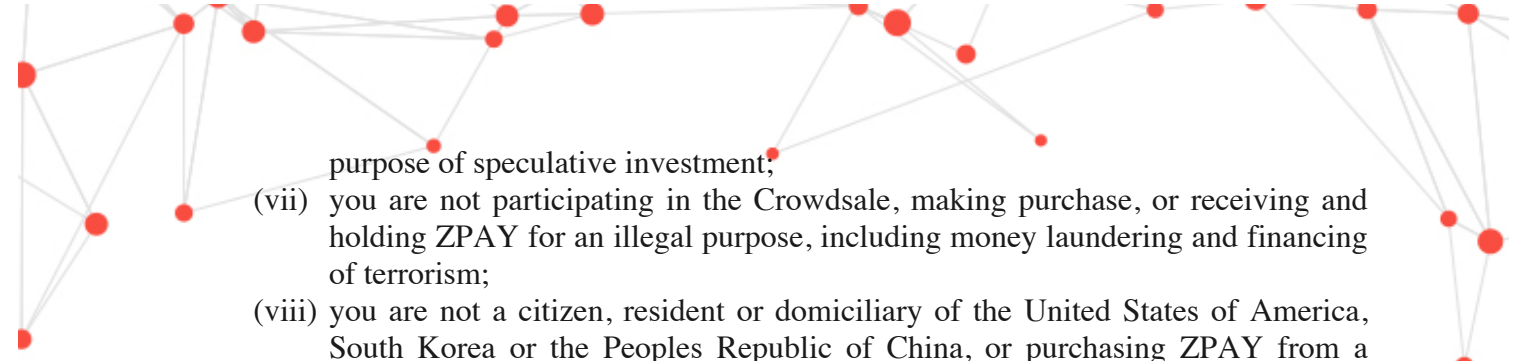
2.2 These Terms define basic mutual rights and obligations of the ZANTEPAY and the Users or Participants, either registered or just visiting certain pages of the Website, during their use of the Website, including but without limitation, for the purpose of purchasing the ZPAY Tokens. By acquiring the ZPAYToken during the Crowdsale you will be bound by these Terms, and all terms incorporated by reference. Your acquisition of ZPAYTokens is subject to these Terms.

2.3 ZANTEPAY reserves the right, at its sole and absolute discretion and without giving prior notice, to:

- (i) vary, modify, add or remove features, or amend any content on the Website. You shall be deemed to have accepted and agreed to any such change if you access or use the Website after the change is published on the Website; and
- (ii) block or restrict access to, or terminate, withdraw or suspend use of the Website or any part of the Website. ZANTEPAY will be no liable for any Loss which may be incurred as a result of such action.

2.4 By using the Website, participating in the Crowdsale and purchasing ZPAY, you covenant, represent, and warrant that:

- (i) you consent and agree to these Terms;
  - (ii) you are of an age of majority to enter into this Agreement, meet all other eligibility and residency requirements, and are fully able and legally competent to enter into the terms, conditions, obligations, affirmations, representations, and warranties set forth herein and to abide by and comply herewith;
  - (iii) you are aware of all the merits, risks and any restrictions associated with cryptographic tokens (their buying and use), cryptocurrencies and Blockchain-based systems, as well as you know how to manage them, and you are solely responsible for any evaluations based on such your knowledge;
  - (iv) you have necessary and relevant experience and knowledge to deal with cryptographic tokens, cryptocurrencies and Blockchain-based systems, as well as you have full understanding of their framework;
  - (v) you are purchasing ZPAY for the use of the ZANTEPAY platform, or to facilitate development, testing, deployment and operation of applications using the ZANTEPAY platform;
  - (vi) you are not participating in the Crowdsale, making purchase, receiving and holding ZPAY Tokens, or exchanging any cryptocurrency for ZPAY for the
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- purpose of speculative investment;
  - (vii) you are not participating in the Crowdsale, making purchase, or receiving and holding ZPAY for an illegal purpose, including money laundering and financing of terrorism;
  - (viii) you are not a citizen, resident or domiciliary of the United States of America, South Korea or the Peoples Republic of China, or purchasing ZPAY from a location in the United States of America or the Peoples Republic of China, nor are you an entity (including but not limited to any corporation or partnership) incorporated, established or registered in or under the laws of the United States of America or the Peoples Republic of China, nor are you purchasing ZPAY on behalf of any such person or entity;
  - (ix) you are not a citizen or resident of any geographic area in which access to or use of the Website or purchase of ZPAY is prohibited by applicable law, decree, regulation, treaty, or administrative act.

2.6 You agree that if your country of residence or other circumstances change such that the above representations are no longer accurate, that you shall immediately cease using the Website and the services of ZANTEPAY. If you are purchasing the ZPAY Tokens and/or using the services on behalf of a legal entity, you further represent and warrant that:

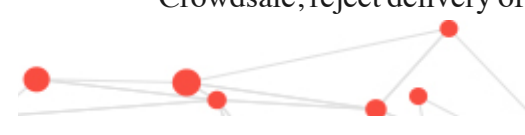
- (i) such legal entity is duly organized and validly existing under the applicable laws of the jurisdiction of its organization;
- (ii) you are duly authorized by such legal entity to act on its behalf.

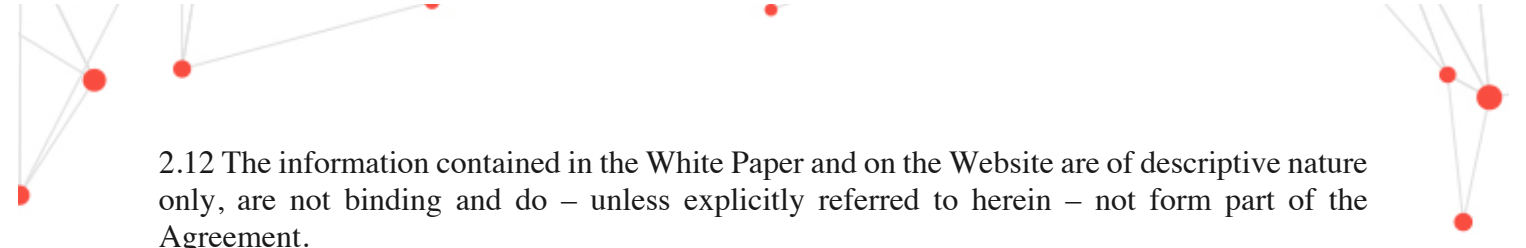
2.7 ZPAY will become a core of ZANTEPAY ecosystem and be used as the transfer mechanism in the platform. You agree and understand that ZPAY does not represent or constitute any ownership rights or stake, share or security or equivalent rights nor any rights to receive future revenues, shares or any other form of participation or governance right in or relating to the ZANTEPAY Project and/or ZPAY. In particular, by nature ZPAY is NOT and shall in NO case be understood, deemed, interpreted or construed as:

- (i) equity interest, voting or non-voting securities (or its like) in, or claims against, the ZANTEPAY or any other entity in any jurisdiction;
- (ii) equity or debt investment of any kind in any venture;
- (iii) any securities having intrinsic value or market price;
- (iv) any form of financial derivatives;
- (v) any commercial paper or negotiable instrument;
- (vi) any form of investment contract between the relevant holder and any other person;
- (vii) any commodity or asset that any person is obliged to redeem or purchase;
- (viii) any note, bond, warrant or other certificate that entitles the holder to interest, dividend or any kind of return from any person;
- (ix) any loan.

2.8 You shall not use the Website if you are prohibited under the applicable law from using it. In particular, should any limitation or prohibition as to your purchase or use of any amount of the ZPAY tokens exist under the applicable law, you shall not to use this Website and not to purchase ZPAY.

2.9 The ZANTEPAY reserves the right to conduct “KYC” exercise and any other kind of customer due diligence on you at any time (including after the close of the Crowdsale). If ZANTEPAY discovers your purchase of ZPAY violating this Agreement or any anti-money laundering, counter-terrorism financing or other regulatory requirements, your purchase of ZPAY under the Crowdsale shall be invalid with retroactive effect and the ZANTEPAY shall be entitled to immediately terminate this Agreement with you, deny your access to the Crowdsale, reject delivery of any ZPAY, irrespective of any payment that you could have made.





2.12 The information contained in the White Paper and on the Website are of descriptive nature only, are not binding and do – unless explicitly referred to herein – not form part of the Agreement.

### **3. PARTICIPANT'S REGISTRATION AND ACCOUNT**

3.1 For the ZPAY purchasing, ZANTEPAY will register you, upon your request, on the Website and you can create an individual Account. You warrant that all information you have provided for your Account is current, complete and accurate. Registration data and other information about you are subject to ZANTEPAY Privacy Policy available on the Website.

3.2 You hereby expressly consent that you are solely responsible for the use of your login and password and for everything done using your registration details. You agree to keep your login information and password private. You are solely responsible for any loss or damage you or we may suffer as a result of your failure to do so.

3.3 ZANTEPAY may terminate your use of and registration with the Website at any time if you violate these Terms, at our sole discretion and without prior notice and without any liability or further obligation of any kind whatsoever to you or any other party, when we find such measures reasonable and/or necessary in a particular situation. No compensation or refund is payable by ZANTEPAY in such case.

3.4 ZANTEPAY shall deliver ZPAY Tokens to the Participant after the Crowdsale has been completed. Upon Crowdsale completion, ZANTEPAY will automatically issue to the Participant on the Website number of ZPAY Tokens purchased by the Participant. After the Participant completes KYC procedure, ZPAY Tokens may be withdrawn to the wallet provided by the Participant. Withdrawal process can take place shortly after ICO.

### **4. CROWDSALE**

4.1 The ZPAY to be sold during the Crowdsale are merely cryptographic tokens usable on the Blockchain of the ZANTEPAY platform. Such tokens are not redeemable nor associated with financial return or backed by any underlying asset or repurchase commitment and do not necessarily have market prices or transactions between peers. Furthermore, ZPAY do not stand for any sort of investment or loan contract for all intents and purposes. You shall not participate in the Crowdsale with a view to investment or speculation or in pursuit of any profit.


4.2 ZPAY impart no proprietary rights or obligation or contract, express or implied, other than the ability to receive any rewards described in the White Paper, if ZANTEPAY Project is successfully completed and deployed. In particular, Participant will not have any influence in the development or governance of ZANTEPAY.

4.3 Your payment for purchasing ZPAY will be final and non-refundable. You cannot withdraw from the Agreement after you have done payment. So you shall be convinced of the desirability to participate in the Crowdsale before making any payment. Among others, you shall give full considerations to all risk factors and make sure that you are well prepared and willing to take them all. By purchasing ZPAY the Participant acknowledges that he/she has no right to request a refund for any reason, and the Participant will not receive money or other compensation for any ZPAY that remains unused.

4.3 Crowdsale will be conducted via the Crowdsale dashboard. Participant may purchase using the cryptocurrencies or other payment methods notified on the Website.

4.5 2,000,000,000 tokens will be created in total, of which 600,000,000 will be distributed to the Crowdsale participants, 800,000,000 will be reserved for a fund, and 600,000,000 for the marketing purposes.

4.6 ZANTEPAY reserves the right to change the time of Crowdsale commencement or the Crowdsale closing in its absolute discretion. Any such changes will be published on the Website.







4.7 The ZPAY purchased hereunder may be sold and transferred by the Participant at any time after the Crowdsale via cryptocurrency exchanges if the ZPAY are listed in any.

4.8 After making a transfer, you shall keep attending the [www.zantepay.com](http://www.zantepay.com) for information which may be posted on the Website from time to time. Anything relating to the ZANTEPAY could be updated, changed or fine-tuned at such time and in such manner as may think appropriate.

4.9 ZANTEPAY reserve the right to refuse or cancel ZPAY purchase requests at any time in its sole and absolute discretion, in such event the consideration paid by you shall be rejected or refunded, whereas ZANTEPAY service fee may be withheld from any payment.

4.10 ZPAY impart no proprietary rights or obligation or contract, express or implied, other than the ability to receive any rewards described in the White Paper, if ZANTEPAY is successfully completed and deployed. In particular, Participants will not have any influence in the development or governance of ZANTEPAY. The sole and exclusive usage rights of these intellectual property rights are held by and assigned to ZANTEPAY and its nominees.

## 5. SECURITY

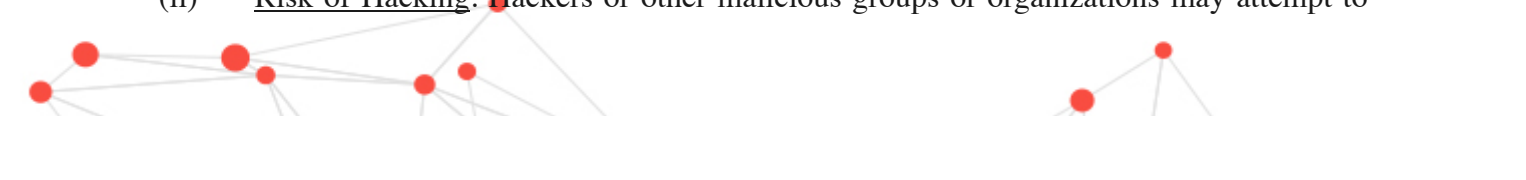
You are responsible for implementing all reasonable and appropriate measures for securing the wallet, vault or other storage mechanism you use to receive and hold ZPAY that you purchase from ZANTEPAY, including any requisite private key(s) or other credentials necessary to access such storage mechanism(s). If your private key(s) or other access credentials are lost, you may lose access to your ZPAY. ZANTEPAY is not responsible for any security measures relating to your receipt, possession, storage, transfer or potential future use of ZPAY nor is ZANTEPAY under any obligation to recover any ZPAY and ZANTEPAY hereby excludes (to the fullest extent permitted under applicable law) any and all liability for any security breaches or other acts or omissions which result in your loss of (including your loss of access to) ZPAY.

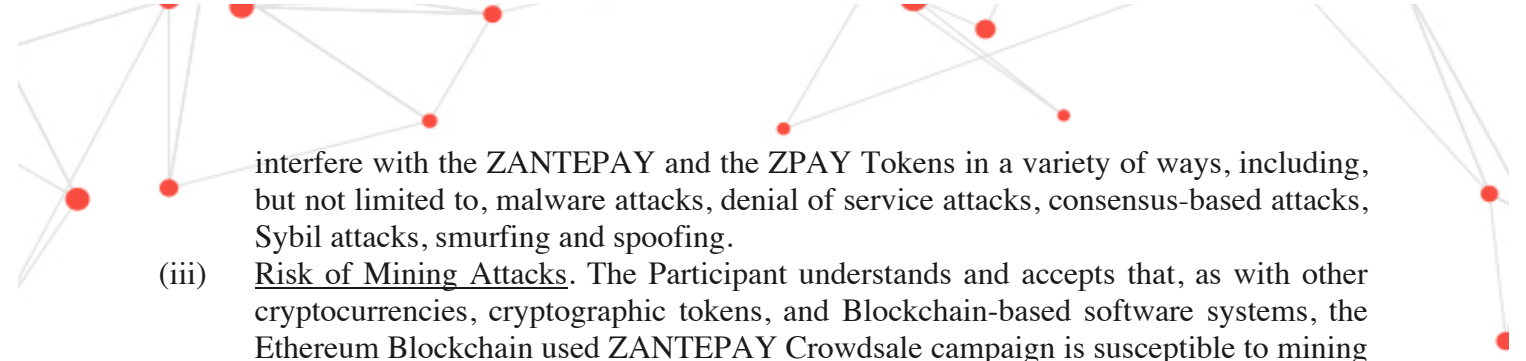
## 6. CERTAIN RISKS RELATING TO PURCHASE

6.1 ZPAY Tokens are not being structured or sold as securities or any other form of investment product. Accordingly, none of the information presented in Terms is intended to form the basis for any investment decision, and no specific recommendations are made or intended. ZANTEPAY expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from:

- (i) reliance on any information contained in this Terms or White Paper or Website;
- (ii) any error, omission or inaccuracy in any such information; or
- (iii) any action resulting from such information.

6.2 The Participant understands and accepts that while the individuals and entities, including ZANTEPAY, assigned to this task will make reasonable efforts to develop and complete the ZANTEPAY Project, it is possible that such development may fail and Participant's ZPAY may become useless and/or valueless due to technical, commercial, regulatory or any other reasons. Acquiring and storing ZPAY involves various significant risks, in particular that ZANTEPAY, may not be able to launch its operations and developments as described in the White Paper. By purchasing, holding and using ZPAY, you expressly acknowledge and assume also the following risks:

- (i) Risks Associated with the Ethereum Protocol. Because ZPAY are based on the Ethereum protocol, any malfunction, breakdown or abandonment of the Ethereum protocol may have a material adverse effect on the ZANTEPAY tokens. Moreover, advances in cryptography, or technical advances such as the development of quantum computing, could present risks to the ZPAY by rendering ineffective the cryptographic consensus mechanism that underpins the Ethereum protocol.
  - (ii) Risk of Hacking. Hackers or other malicious groups or organizations may attempt to
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interfere with the ZANTEPAY and the ZPAY Tokens in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing.

- (iii) Risk of Mining Attacks. The Participant understands and accepts that, as with other cryptocurrencies, cryptographic tokens, and Blockchain-based software systems, the Ethereum Blockchain used ZANTEPAY Crowdsale campaign is susceptible to mining attacks, including but not limited to double-spend attacks, majority mining power attacks, “selfish-mining” attacks, and race condition attacks. Any successful attacks present a risk to ZANTEPAY Crowdsale campaign, expected proper execution and sequencing of token transactions, and expected proper execution and sequencing of contract computations.
  - (iv) Risk of abandonment / lack of success. The Participant understands and accepts that the creation of the ZPAY and the development of the ZANTEPAY Project may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects (e.g. caused by competing projects). The Participant therefore understands that there is no assurance that, even if the ZANTEPAY Project is partially or fully developed and launched, the Participant will receive any benefits through the ZPAY held by him/her.
  - (v) Regulatory risk. The Participant understands and accepts that the Blockchain technology allows new forms of interaction and that it is possible that certain jurisdictions will apply existing regulations on or introduce new regulations addressing Blockchain technology based applications, which may be contrary to the current setup of the ZANTEPAY platform. This may, inter alia, result in substantial modifications of the system and/or the ZANTEPAY Project, including its termination and the loss of ZPAY for the Participant.
- 6.3. Any interested person who is not in the position to accept nor to understand the risks associated with the Crowdsale, the activity (including the risks related to the non-development of ZANTEPAY Project) or any other risks as indicated in the Terms or on the Website or in any other form as disclosed by ZANTEPAY, should not acquire ZPAY Token.
- 6.4. The Participant acknowledges and understands that the proceeds from the sale of the ZPAY Tokens will be utilized by ZANTEPAY in its sole discretion.

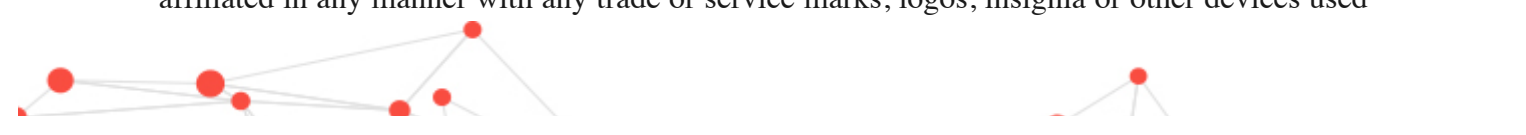
## **7. DISCLOSURE INFORMATION**


ZANTEPAY reserves its rights to use and/or disclose your information where such use and/or disclosure is required under law, for cooperation with regulatory, law enforcement and other governmental bodies or authorities, to perform credit checks, financial assessments and/or to protect ZANTEPAY’s rights or property.

## **8. HYPERLINKS TO THIRD PARTY SITES**

8.1 The Website may contain hyperlinks to websites which are not maintained or controlled by ZANTEPAY. All hyperlinks to such websites are provided as a convenience to you. Use of the hyperlinks and access to such websites is entirely at your own risk. All ZANTEPAY Parties disclaim any responsibility and liability for any third party content contained in websites linked to on the Website and shall not be liable for any Loss arising from you accessing or using such websites.

8.2 The inclusion of any hyperlink does not imply endorsement by ZANTEPAY of such websites. Under no circumstances shall ZANTEPAY be considered to be associated or affiliated in any manner with any trade or service marks, logos, insignia or other devices used





or appearing on websites to which the Website is linked.

## **9. INTELLECTUAL PROPERTY RIGHTS**

9.1 ZANTEPAY has valid, unrestricted and exclusive ownership of rights to use the patents, trademarks, trademark registrations, trade names, copyrights, know-how, technology and other intellectual property necessary to the conduct the Crowdsale of the ZPAY and his activities generally.

9.2 In no way shall this Agreement entitle the User or Participant for any intellectual property of the ZANTEPAY, including the intellectual property rights for the Website and all text, graphics, user interface, visual interface, photographs, trademarks, logos, artwork, and computer code, design, structure, selection, coordination, expression and other content connected to the Website. Arrangement of such content is owned by the ZANTEPAY and is protected by the Intellectual Property Rights and fair competition laws.

## **10. SUGGESTION, COMMENTS AND FEEDBACK**

Should you respond to any part of the Contents in this website with any communications such as questions, comments, suggestions etc., such information shall be deemed to have been provided to ZANTEPAY on a non-confidential basis, and ZANTEPAY shall be free to reproduce, use, disclose and distribute the information to others without limitation, and shall be free to use in any way for any purpose whatsoever the content of such communications including any ideas, know-how, techniques or concepts disclosed therein.

## **11. TAXES**


The purchase price that you pay for ZPAY is exclusive of all applicable taxes. You are solely responsible for determining what, if any, taxes apply to your purchase of ZPAY, including, for example, sales, use, value added, and similar taxes. It is also your sole responsibility to withhold, collect, report, pay, settle and/or remit the correct taxes to the appropriate tax authorities in such jurisdiction in which you may be liable to tax. We are not responsible for withholding, collecting, reporting, paying, settling and/or remitting any sales, use, value added, or similar tax arising from your purchase of ZPAY.

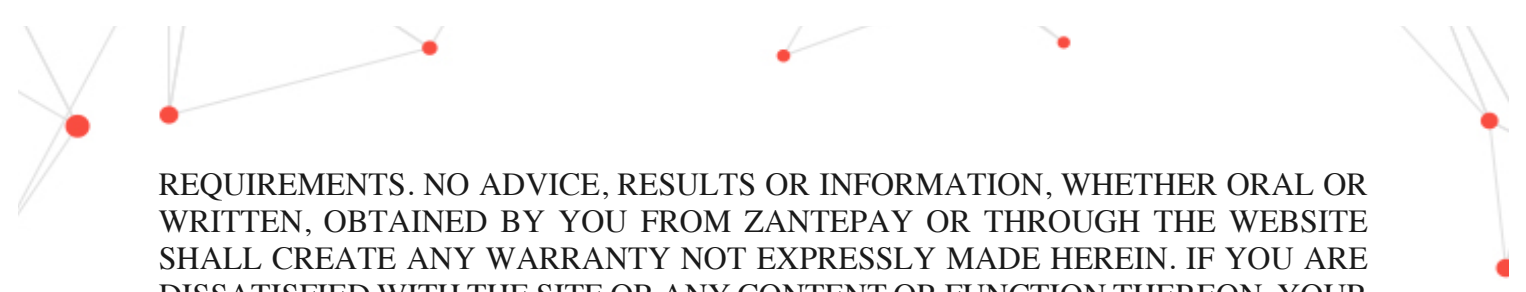
## **12. GOVERING LAW**

These Terms are governed by and shall be construed in accordance with the laws of the Republic of Estonia and you hereby consent to submit to the exclusive jurisdiction of the Estonian Courts.

## **13. DISCLAIMER OF WARRANTIES**

THE PARTICIPANT EXPRESSLY AGREES THAT HE/SHE IS PURCHASING ZPAY AT ITS SOLE RISK AND THAT THE WEBSITE AND ZPAY TOKENS ARE PROVIDED ON "AS IS" BASIS, WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY FOR INFORMATION, DATA, DATA PROCESSING SERVICES, OR UNINTERRUPTED ACCESS, ANY WARRANTIES CONCERNING THE AVAILABILITY, ACCURACY, USEFULNESS, OR CONTENT OF INFORMATION, AND ANY WARRANTIES OF TITLE, NON-INFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. ZANTEPAY DOES NOT WARRANT THAT THE PROCESS OF PURCHASING ZPAY OR USING THE WEBSITE OR THE FUNCTIONS, FEATURES OR CONTENT CONTAINED THEREIN WILL BE TIMELY, SECURE, UNINTERRUPTED OR ERROR FREE, OR THAT DEFECTS WILL BE CORRECTED. ZANTEPAY MAKES NO WARRANTY THAT THE WEBSITE WILL MEET USERS'





REQUIREMENTS. NO ADVICE, RESULTS OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM ZANTEPAY OR THROUGH THE WEBSITE SHALL CREATE ANY WARRANTY NOT EXPRESSLY MADE HEREIN. IF YOU ARE DISSATISFIED WITH THE SITE OR ANY CONTENT OR FUNCTION THEREON, YOUR SOLE REMEDY IS TO DISCONTINUE USING THE SITE.

#### **14. LIMITATION OF LIABILITY**

TO THE EXTENT PERMISSIBLE UNDER APPLICABLE LAWS, IN NO EVENT SHALL ZANTEPAY OR ANY OF ITS DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, AFFILIATES, OR SERVICE PROVIDERS BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES ARISING FROM OR DIRECTLY OR INDIRECTLY RELATED TO THE USE OF, OR THE INABILITY TO USE ZPAY TOKENS, INCLUDING, WITHOUT LIMITATION, LOSS OF REVENUE, OR ANTICIPATED PROFITS OR LOST BUSINESS OR LOST SALES, EVEN IF ZANTEPAY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN NO EVENT SHALL THE TOTAL LIABILITY OF ZANTEPAY TO PARTICIPANT FOR ALL DAMAGES, LOSSES, AND CAUSES OF ACTION EXCEED, IN THE AGGREGATE, ANY FEE THE PARTICIPANT MAY PAY TO ZANTEPAY FOR ZPAY TOKENS.

#### **15. COPYRIGHTS**

We respect the intellectual property rights of others, and require that the people who use the Website do the same. If you believe that your work has been copied in a way that constitutes copyright infringement, please forward the following information to the ZANTEPAY: your address, telephone number, and e-mail address; a description of the copyrighted work that you claim has been infringed; a description of where the alleged infringing material is located; a statement by you that you have a good faith belief that the disputed use is not authorized by you, the copyright owner. Upon receipt of said notice, ZANTEPAY shall contact you in a timely manner and upon clarification of the issues involved, take all necessary steps we might deem appropriate to correct the situation and prevent any further infringements.

#### **16. SEVERABILITY**

If any term, provision, covenant or restriction of these Terms is held by a court of competent jurisdiction to be invalid, illegal, void or unenforceable, the remainder of the terms, provisions, covenants and restrictions set forth herein shall remain in full force and effect and shall in no way be affected, impaired or invalidated, and the Parties hereto shall use their commercially reasonable efforts to find and employ an alternative means to achieve the same or substantially the same result as that contemplated by such term, provision, covenant or restriction. It is hereby stipulated and declared to be the intention of the Parties that they would have executed the remaining terms, provisions, covenants and restrictions without including any of such that may be hereafter declared invalid, illegal, void or unenforceable. In case of any disputable situation, English version of the Website and present Agreement has higher priority, than versions in other languages.

#### **17. MISCELLANEOUS**

The User / the Participant may send any questions regarding the use of the Website of the ZPAY Tokens or regarding these Terms via e-mail to [support@zantepay.com](mailto:support@zantepay.com) .

