# **TERMS OF USE**

Using the Stepium resource, the User agrees with these Terms of Use, which are referred to simply as Rules. The administration of the resource strongly recommends that the user familiarize themselves with this document, since it regulates the duties and rights of the latter, and also establishes general rules for using the resource Stepium.

Using Stepium, the User also agrees with the Privacy Policy, hereinafter Policy.

In the event that the User does not understand any provision of these Rules or if the latter does not agree with any provision, he must immediately stop using the Resource.

#### **TERMS AND DEFINITIONS:**

**User** – any individual, who accepts the Rules and wishes to use the Resource.

**Resource** (System) — its online platform stepium, located at www.stepium.com, designed for operations with the crypto currency ethereum.

**Resource administration** – its group of authorized persons responsible for the operation of the Resource.

**Account** – is a record in the System containing the financial information of the User, as well as a set of information that the User provides during registration in the System.

**The Contract** – paid service of the User's participation in the System, which allows him to receive additional funds by attracting other users.

**Services** – the list of services provided for in Section 3 of the Rules, which the User may receive for additional cost.

**Mining** – the physical process of using the computing power of computer systems to generate crypto currency

**Cloud mining** – the process of generating crypto currency with the remote use of the capacities of computer systems.

**Token** – internal conventional unit in which the volume of provided services of Cloud Mining is measured.

THE TOKEN MENTIONED ABOVE IS NOT A FINANCIAL TOOL AND IS NOT EMITATED BY RESOURCE.

**Ticket** – a record in the System, which is confirmed by sending to Block Account or for an internal payment and will allow the User to participate in the Lottery.

**Referral remuneration** – the accrual in the crypto currency that the User receives for the actions of his partners in a particular Contract.

**Cryptocurrency wallet** (wallet) – a computer program that allows users to store and retrieve cryptocurrency accumulated digital assets.

**Blockchain** – a distributed database that supports an ever-growing list of ordered records, called blocks.

**The Feedback form** – a field in the Help section (<a href="https://stepium.com/profile/#!/help/support">https://stepium.com/profile/#!/help/support</a>), through which the User can access the Resource Administration.

**The Company** – its Stepium, Inc., registered at 19 Holly Cove Ln., Dover, County of Kent, Delaware, United States, 19901.

**Legislation** – its current legislation of the United States of America.

The user can learn more about the terminology of the resource by clicking on the link

#### 1. GENERAL PROVISION

- 1.1. STEPIUM is a marketing online system that provides the User with the opportunity to receive Services and attract other users to expand the internal structure of the System.
- 1.2. For the full use of the Resource and / or Services, the User has to create an Account, for which he will need to provide data relevant to the items of the registration form.
- BY CARRYING OUT THE REGISTRATION PROCEDURE, THE USER GIVES FULL CONSENT TO AUTOMATED TREATMENT AND USE OF THE DATA SPECIFIED BY HIM IN REGISTRATION AND / OR RECEIVED BY ADMINISTRATION DURING VISITING THE RESOURCE.
- 1.3. To restrict access to the Account, the User is obliged to put a password on it. The User understands and accepts the fact that he personally sets the password; therefore the Resource Administration is not responsible for the safety of the Account.
- 1.4. The user can use the withdrawal function. In order to make a withdrawal of funds, the user must go to the Wallet section and click the "WITHDRAW" button (https://stepium.com/profile/#!/withdraw).
  - 1.4.1. Consideration of the application for withdrawal of funds occurs for 48 hours.
  - 1.4.2. The withdrawal of funds is blocked for 14 days in case of changing the password or e-mail of the Account.
- 1.5. In order for the User to use certain functionality of the System, for example, withdrawal of funds, he may need to provide and / or confirm personal information, including but not limited to name, address, phone number, e-mail address, date of birth. In case of sending this information or any other personal information that may be required, the User confirms that the information is accurate and reliable.

#### 2. SERVICES

- 2.1. The Ethereum contract, or Contract, is a starting affiliate program that allows the User to build a linear model of the partner system.
  - 2.1.1. After purchasing the Contract, the User will be able to purchase Binary, an additional partner program that allows building a binary model of the partner system and receiving a Referral reward from all its participants.
  - 2.1.2. In order to learn more about the features and cost of the Contracts and / or Binary, the User needs to go to the following links <a href="https://stepium.com/profile/#!/cabinet">https://stepium.com/profile/#!/cabinet</a> and https://stepium.com/profile/#!/binary.
  - 2.1.3. Purchasing the Contract The user understands that the Resource does not guarantee its successful implementation.
- 2.2. Cloud mining is a service that allows the user to remotely obtain crypto currency using Resources computational capacities. In order to purchase this service, User need to buy a Token.
  - 2.2.1. In the case of acquiring Tokens, the User receives an equivalent of computing powers equal to the purchased number of Tokens.
  - 2.2.2. By purchasing the Cloud Mining service, the User confirms that the production of cryptocurrency is not a prohibited activity in its jurisdiction and undertakes to display the received cryptocurrency exclusively on its Wallet.
- 2.3. Lottery is a service that allows the User to participate in the draw organized on the Resource. To participate in the Lottery, the User has to purchase the Ticket available on the Resource way.
  - 2.3.1. In order to take part in the Lottery, the user must click on the link

# www.lottery.stepium.com.

2.3.2. Users also have the option to create their own Lottery. For the conduct of own Lottery, the User receives a fee of 5% of the amount of Tickets purchased.

#### 3. RIGHTS AND OBLIGATIONS OF THE USER

- 3.1. The User has the right to use the Resource and the Services provided, as long as it fully complies with these Rules. As mentioned earlier, after completing the registration procedure and using the site the User agrees and undertakes to comply with these Rules.
- 3.2. The User undertakes to carefully read all the Rules before using the System or any of the Services provided by the Resource.
- 3.3. The User undertakes to personally monitor all changes in his Account, including, but not limited to, the financial condition.
- 3.4. The User undertakes to inform the Resource Administration immediately (immediately after the moment of detection) about any unusual, suspicious, unclear or abnormal changes in his Account (relative to financial indicators).

IN CASE OF LATE NOTIFICATION OR NON-NOTIFICATION, THE USER IS SOLELY RESPONSIBLE FOR THE VIOLATION OF THE RULES.

- 3.5. The User undertakes not to use the Resource to commit any criminal activity, including but not limited to money laundering, gambling, financing of terrorist organizations or malicious distribution of malicious programs.
- 3.6. The User is solely responsible for determining whether the alleged Rules are appropriate for him on the basis of his personal goals, financial condition and risk readiness.
- 3.7. The User also undertakes:
  - Truthfully and accurately provide all information in the Account, as well as keep it up-to-date;
  - Take all necessary measures to protect the account credentials;
  - Do not use the Resource for the purpose of insulting other Users;
  - Not to assist other persons in violation of these Rules.

# 4. USER GUARANTEES

- 4.1. By registering the account, the User expressly declares and warrants that he:
  - 4.1.1. Observes the laws in his country of residence and / or the country from which he / she implements access to the System and / or services;
  - 4.1.2. Accepted these Terms of Use;
  - 4.1.3. Has reached the age of 18 years and has the right to accept these Terms of Use and participate in transactions using cryptocurrency.
- 4.2. The user also declares and warrants that he will withdraw the cryptocurrency from his Account solely to his own Wallet.
- 4.3. The User represents and warrants that all transactions performed by him do not violate the rights of any third party and / or applicable law.

#### 5. RIGHTS AND RESPONSIBILITIES OF THE RESOURCE

5.1. The Resource Administration has the right to suspend the Account and to block the cryptocurrency contained therein in the event of non-compliance with these Rules.

- 5.2. The Resource Administration undertakes to provide the Services properly and in accordance with these Rules.
- 5.3. In case of fraud, the Resource Administration has the right to report all necessary information, including registration data, to the relevant authorities investigating fraud and other violations of the law. Users understand and agree that their account may be frozen at any time at the request of the relevant competent authority investigating fraud or any other illegal activity.

#### 6. RESOURCE GUARANTEES

- 6.1. The Resource guarantees to provide Services with reasonable circumspection and at a professional level, which is stipulated by these Rules.
- 6.2. The Administration of the Resource also guarantees timely response to properly requested and sent to the Feedback Form Users' requests.

#### 7. ILLEGAL OPERATIONS

- 7.1. The resource reserves the right to suspend or terminate the User Account at any time if it reasonably believes that the law requires it or is necessary to implement the recommendations issued by the relevant government agency or a recognized body for the prevention of financial crimes.
- 7.2. The User must ensure that he does not use the Service or related Services for:
  - money laundering, terrorist financing, proliferation of weapons of mass destruction;
  - the distribution of any goods or services that are illegal or the sale of which is illegal or that are obscene and carry pornographic content, portray children or minors, display propaganda tools, and / or violate human dignity
  - promoting or offering goods or services that violate copyright, industrial property, or other rights of any person;
  - distribution / sale of any other illegal goods, services and operations.

## 8. TERMINATION OF USE RESOURCE AND / OR SERVICES

- 8.1. The User, at any time, has the right to stop using the Services on his own and make a conclusion.
- 8.2. The Resource administration has the right to unilaterally restrict access to the User Account or delete the Account in the following cases: (1) when attempting to gain unauthorized access to the Resource or to the account of another user; (2) use of the Resource to commit unlawful acts, such as money laundering, illegal transactions related to gambling, financing of terrorism or other criminal activities; (3) violation of one or more of the conditions of these Rules; (4) fraudulent activities involving other users (5) the existence of a request / requirement of law enforcement agencies or other government agencies, if they are considered lawful and if their requirements are binding.

#### 9. RESPONSIBILITY

- 9.1. The User is responsible, in accordance with applicable law, for maintaining the confidentiality of the Account's credentials and for any actions that occur under his Account.
- 9.2. In the event that the User becomes aware or has sufficient grounds to suspect any breach of security, including without limitation the loss, theft or unauthorized disclosure of information about the Account, the latter undertakes to immediately notify the Resource through the Feedback Form

#### 10. LIMITATION OF RESPONSIBILITY

- 10.1. In all cases provided by law, except for any liability that the Resource incurs for fraud, willful misrepresentation of facts or gross negligence, under no circumstances shall the Resource be liable for:
  - 10.1.1. any indirect, direct, incidental, consequential, punitive or other damages.
  - 10.1.2. loss of data, loss of performance, loss of customers or profits.
- 10.2. The Resource is not responsible for any delays or failures in work that have occurred as a result of causes beyond human control, including but not limited to, such as natural disasters, wars, terrorism, riots, fires, floods, accidents, strikes.

#### 11. INTELLECTUAL PROPERTY

- 11.1. All content on Resource is its property and is protected by copyright, trademarks and any other applicable laws, unless otherwise noted.
- 11.2. Trademarks, trade names, service marks and Resource logos are the property of the Resource and the respective owners. Software, applications, text, images, graphics, data, prices, professions, graphics, graphics, video and audio materials used on this site belong to the Resource. Trademarks and other content on the Resource must not be copied, reproduced, modified, republished, uploaded, posted, transmitted, cleared, collected or distributed in any form or by any means, regardless of whether: manually or automated. The use of any content from the Resource on any other site or networked computer environment for any other purposes is strictly prohibited; any such unauthorized use may infringe copyright and any other applicable laws and may lead to criminal or civil penalties.
- 11.3. The resource stands for the protection of intellectual property. If you believe that your intellectual property rights were violated, send us an email with the appropriate notification to The Feedback form.

## 12. "AS IS" PRINCIPLE

12.1. The Resource administration strives to create the most convenient conditions for use, however, some of them it can not guarantee. In all cases provided by law, the Resource does not provide any guarantees, either express or implied, regarding uninterrupted operation, as it operates on an "as-is" basis.

# 13. APPLICABLE LAW

13.1. All disputes arising in connection with these Rules and / or the Privacy Policy are governed by the laws of the United States of America.

REGULATION OF THE COMMISSION ON SECURITIES AND EXCHANGES OF THE UNITED STATES OF AMERICA (SEC) is NOT PROVIDED FOR THE ACTIVITIES OF THE RESOURCE, AS THE SYSTEM DOES NOT ALLOW SECURITIES OR OTHER DERIVATIVE FINANCIAL INSTRUMENTS OF THE TURNOVER AND / OR ISSUE OF WHICH THE SEC SECRET IS CONTROLLED.

# 14. CHANGES

14.1 The Resource administration has the right to unilaterally amend these Rules and the Privacy Policy. The final version of the Rules and Privacy Policy will be posted in the appropriate section of the Resource. Continuing to use the Resource after such changes take effect, the User agrees with the amended Rules and Privacy Policy.