

CentroFlex User Agreement

Last updated 07.03.2025

This User Agreement (the "Agreement") creates a legally binding contract between you and Centrobill in relation to your use of CentroFlex. The Agreement applies to all users.

Before using CentroFlex, please read this Agreement. Any use of the CentroFlex program by you means full and unconditional acceptance of all the terms of this Agreement.

If you do not agree with any provision of this Agreement, you have no right to use CentroFlex for any purpose.

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1. Definitions

Centrobill – EUROBILL TECH LTD, a legal entity created and functioning in accordance with the laws of the Cyprus, registered under the number HE392188, at Karpenisiou 9, Copyright Holder of CentroFlex.

CentroFlex is a service owned by Centrobill, located at <https://centroflex.com>, and the App published at App Store and Play Market, which is an authentication and identification system.

User is you, as an individual or a legal entity, registered in CentroFlex.

Profile is a personal page of a registered User in CentroFlex.

Personal account is a website, access to which is provided by Centrobill to the Users, through which they add their accounts on social media and (or) other services, manage the Funds, view the profile information and manage it.

Profile Funds are the User's remuneration under contracts between Centrobill and the User, which is credited by Centrobill to the User's account in CentroFlex and paid using Payment systems to the User's details specified in the Personal Account.

Rate is (commission) expenses of Centrobill for the purchase (or conversion) of US dollars (or EUR, depending on the functionality available to the User) into another currency requested by the User in order to pay remuneration.

Additional services are the functionality of CentroFlex provided to the User.

Registration – a set of actions of the User in accordance, including the provision of Credentials and other information, performed by the User using a special form of the user interface in order to form a User Profile.

Transactions are operations performed in CentroFlex, which include: operations for crediting Funds to the User; operations for adjusting, debiting Funds (if applicable).

Login is an email address that the User chooses independently and specifies when registering with CentroFlex, through which the User will log in to the Personal Account.

Password is a keyword or a set of characters intended to confirm identity or authority.

Payment systems are systems through which the Centrobill pays funds to the User.

Transfer is an operation for debiting the User's funds from his Funds and crediting them to the Funds of another User in accordance with the rules specified in Section 8 of this Agreement.

2. Warning

PLEASE READ THIS AGREEMENT CAREFULLY. BY REGISTERING, ACCESSING, VIEWING INFORMATION, DOWNLOADING OR UPLOADING CONTENT, OR USING CentroFlex, YOU

a) ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND ACCEPTED THE TERMS OF THIS AGREEMENT, AND

b) YOU HEREBY CONFIRM THAT YOUR AGE IS SUFFICIENT FOR SUCH REGISTRATION IN ACCORDANCE WITH APPLICABLE LAW AND/OR THAT YOU HAVE ALL THE NECESSARY CONSENTS (FOR EXAMPLE, PARENTAL CONSENT) IN FULL COMPLIANCE WITH APPLICABLE LAW, INCLUDING CONSENT FOR THE PURPOSES OF INFORMATION PROTECTION LEGISLATION, OTHERWISE REGISTRATION WITH CentroFlex AND ITS USE ARE PROHIBITED.

IF, IN ACCORDANCE WITH THE LEGISLATION OF YOUR COUNTRY, YOU ARE PROHIBITED FROM USING CentroFlex, OR PARTS THEREOF, OR IF THERE ARE OTHER LEGAL RESTRICTIONS, YOU DO NOT HAVE THE RIGHT TO USE CentroFlex. IN THIS CASE, YOU WILL BE SOLELY RESPONSIBLE FOR THE USE OF CentroFlex OR ON THIS PART TERRITORY OF YOUR STATE IN VIOLATION OF APPLICABLE LAW.

3. General provisions

3.1. This Agreement is a legally binding agreement between the User and Centrobill governing your access and use of CentroFlex.

3.2. To use CentroFlex, the User must unconditionally (in full, without exceptions and/or additions) accept the terms of the Agreement. Starting to use CentroFlex, the User is considered to have accepted the terms of the Agreement in full, without reservations or exceptions.

3.3. The collection and use of personal data carried out by Centrobill in connection with your access and use of CentroFlex is described in the Privacy Policy located at <https://centroflex.com/api/documents/privacy?lang=en>.

3.4. CentroFlex is a service that provides the User with:

a) the ability to create a single account for authentication on a variety of online resources, including using single sign-on technology, when using which the User moves from one section of the portal to another without re-authentication;

b) the ability for the User to manage and request remuneration from Centrobill under contracts between Centrobill and the User, as well as transfer such funds to other Users in accordance with the Agreement.

c) the ability to access Centrobill services.

d) the ability to access the services of Centrobill partners by logging in to CentroFlex.

3.5. The Agreement may be amended by Centrobill unilaterally. The new version of the Agreement shall enter into force from the moment it is posted on the Internet at the address specified in this paragraph (or the address referred to by the Agreement) unless otherwise provided by the new version of the Agreement.

3.6. If Centrobill has made any changes to the Agreement and/or documents referred to by the Agreement, to which the User does not agree, they are obliged to stop using CentroFlex. In any case, the User performing actions aimed at using CentroFlex after the entry into force of the new version of the Agreement is a confirmation of the User's consent to the new version of the Agreement.

3.7. The User confirms that they have the legal authority to accept the Agreement, the persons who have accepted the terms of the Agreement have all the rights to perform the legal actions specified in it in accordance with the legislation of the Republic of Cyprus.

4. User Registration

4.1. To access CentroFlex the User fills out the registration form: goes through the registration procedure by creating a Personal Account. All Centrobill messages, including the first notification message about the completion of the registration procedure, are sent to the User at the email address that he specified in the "Login" field when registering his Personal Account. The login is unique and cannot be changed in the future.

4.2. If the use of additional CentroFlex features offered by Centrobill in CentroFlex service requires an additional Application and (or) clarification of User data, and (or) addition of User data, then such additional features are provided to the User only after Centrobill receives such an application.

4.3. After registration, the User provides reliable Personal Data and payment details for funds payment paperwork.

4.4. Centrobill do not allow withdrawals to the following regions:

Crimea;

Cuba;

the so-called Donetsk People's Republic (DPR) and Luhansk People's Republic (LPR);

Iran;

North KOREA;

Syria.

Registration for Users from the above regions is prohibited. In the case of using a VPN, Centrobill is not responsible for any Transactions and payment of Funds.

4.5. Registration and authorization via social networks is also available to the User. When choosing this method, the login to CentroFlex will be carried out using the login and password of the corresponding social network. The User agrees to receive, store and process Centrobill's personal data from such networks.

4.6. The User guarantees that they are of legal age sufficient to enter into this Agreement and they do abide by all applicable laws and regulations concerning age restrictions, including but not limited to the legislation of their country of residence. This guarantee is a sufficient prerequisite for Centrobill to enter into this Agreement.

5. Using CentroFlex

5.1. To use CentroFlex, the User:

5.1.1. Undergoes the procedure of registering a Personal account.

5.1.2. In order to resolve disagreements or obtain advice regarding the Services provided by Centrobill, contact the Information and Technical Support Service using the means of communication and contact information specified in clause 11.2 of this Agreement.

5.2. The User undertakes to:

5.2.1. comply with the terms of this Agreement.

5.2.2. independently (personally) look through the terms of this Agreement, as well as monitor all changes and (or) additions to it. The User confirms their understanding of all the provisions of the Agreement. If any term of the Agreement is not clear to the User, the User is obliged to request clarification of the terms of this Agreement from the responsible Centrobill personnel (support@centroflex.com) in the technical and information support service before accepting the Agreement.

5.2.3. independently bear the risks of possible adverse consequences for them in case of loss and (or) disclosure of his Password by the User.

5.3. Restriction of User rights

5.3.1. It is expressly prohibited for the User to decompile, disassemble, and otherwise study the source code of CentroFlex.

5.3.2. It is expressly prohibited for the User to sell, rent, lease for temporary use, or use CentroFlex in any other way and in a manner other than the method of use stipulated in this Agreement.

5.3.3. It is expressly prohibited for the User to modify CentroFlex.

5.3.4. It is expressly prohibited for the User to transfer the User Name and (or) Password to the Personal Account to third parties, as well as to make the Personal Account accessible to any third parties in any other way.

5.4. By agreeing to the terms of this Agreement and accepting the terms of this Agreement, the User hereby assures Centrobill and guarantees Centrobill that:

a) The User complies with and will comply with all applicable laws, legislative acts, orders, and regulations and all relevant data privacy and security laws when performing the actions specified in this Agreement;

b) The User provided reliable personal and payment data when registering with CentroFlex.

5.5. Along with providing access to CentroFlex to User, Centrobill reserves the right to

5.5.1. deny any User access to CentroFlex and block access to the User's Personal Account in the following cases:

a) if the authentication and (or) authorization of the User has not been carried out, or Centrobill has reason to believe that the authentication and (or) authorization of the User has been carried out with violations;

b) if there are technical problems with Centrobill;

c) if the User's actions violate this Agreement;

d) if the User's actions cause property damage or damage to Centrobill business reputation.

5.5.2. make changes to the terms of the Agreement at any time and wholly at its sole discretion.

5.5.3. suspend the operation of CentroFlex or hardware upon detection of malfunctions, errors, and failures, as well as for the purpose of preventive maintenance and prevention of unauthorized access at any time at its sole discretion and (or) during the occurrence of such a need for an unlimited time.

5.5.4. use the services of Third Parties to fulfill their obligations under this Agreement, without incurring liability to the User using such services.

5.5.5. disclose information about the User only in accordance with the legislation of the country of registration of Centrobill.

5.5.6. expand, modify, shorten, edit and refine the functionality of CentroFlex service.

5.5.7. Withhold the User's remuneration in the event of:

a) if the User owes Centrobill any amounts - to the extent that the User owes such amounts in accordance with the Agreement;

b) Violations of the terms of the Agreement.

5.6. Centrobill communicates the legally binding messages related to User and CentroFlex's service and (or) modification (addition) on CentroFlex.io. The User is individually responsible for checking these updates.

5.7. Centrobill does not use the User's personal and payment data obtained during registration for any selfish purposes and guarantees non-disclosure of this data, except in cases where disclosure of such information is Centrobill responsibility by virtue of the legislation of the country of registration of Centrobill.

6. Payments

6.1. After registration, the User gets access to tracking the amounts of remuneration, which is subsequently paid to the User's payment details specified in the User's Personal Account through the Profile Funds in the Personal Account. Specifying payment details of third parties is prohibited and constitutes a violation of this Agreement.

6.2. For the purposes of funds payment, the User uses one of the proposed Payment Systems. The User confirms that they are familiar with the rules of use of the Payment System chosen by them. The rules for using the Payment System are posted on the official web pages of the corresponding Payment System.

6.3. When using Payment Systems, the User agrees to all the terms and conditions of the relevant systems accessible in CentroFlex.

6.4. All expenses related to bank transfer (bank fees for transfer, conversion, etc.), as well as expenses incurred by Centrobill as a result of making a transfer using electronic payment systems, fees, taxes are deducted from the User's remuneration. All taxes established by the legislation of User registration are paid by the User in the state of his registration independently. Information about the commissions of banks and Payment systems, which can be deducted from the User's remuneration, is reflected in CentroFlex when choosing a particular Payment System or another method of remuneration payment.

6.5. Centrobill has the right to withhold part of the User's remuneration in cases of providing Additional Services in the amount and in the manner determined by the agreement of the parties.

6.5. The User's remuneration is credited and displayed in CentroFlex in US dollars (or EUR, depending on the functionality available to the User).

6.6. The User has the right to request payment of remuneration in another currency or in another way, taking into account the functionality of CentroFlex. Payments in currencies other than US dollars (or EUR, depending on the functionality available to the User) available in CentroFlex are made at Rate, which is brought to the attention of the User at the time of choosing the appropriate method or currency. The User agrees that the Rate is set by Centrobill independently.

6.7. The payment of remuneration to the User is made by clicking the button in the Personal Account called "Withdraw" within 10 (ten) banking days.

6.8. For security purposes, the User agrees that the payment of remuneration will not be carried out without passing the KYC procedure in CentroFlex.

6.9. The User agrees that the Profile Funds may be paid to him by a third party engaged by Centrobill (Payment Providers).

7. Rules for making Transfers

7.1. This section defines the conditions for making Transfers when using CentroFlex service (as may be applicable to the users depending on the functionality of CentroFlex).

7.2. Centrobill provides Users with the ability to make Transfers if the User meets all of the following conditions:

7.2.1. The User sending the Transfer and the User becoming the Transfer are individuals;

7.2.2. The User sending the Transfer and the User becoming the Transfer have passed the verification process;

7.2.3. The User sending the Transfer and the User becoming the Transfer have activated two-step authentication.

Further, in this section (Section 7 of the Agreement), Users will be understood only as Users who meet the conditions specified in paragraphs 7.2.1 – 7.2.3 of the Agreement.

7.3. The User has the right to make Transfers only to users who comply with clause 8.2.1 – 8.2.3 of the Agreement. If the User complies with clause 8.2.1 and does not comply with clause 8.2.2. and (or) 8.2.3, they have the right to provide information and perform actions necessary to comply with clause 8.2.2. and (or) 8.2.3.

7.4. To make a Transfer, the User must:

7.4.1. Click on the "Transfer" button located near the Profile Funds in CentroFlex;

7.4.2. Enter the ID of the user to whom he wants to make a Transfer;

7.4.3. Specify the Transfer amount;

7.4.4. Pass additional authentication.

7.5. To make a Transfer, the User is obliged to perform the actions specified in clause 7.4 of the Agreement in the order (sequence) specified in clause 7.4 of the Agreement. The User can also generate a link for Transfer, and send it to another user who needs to make the Transfer.

7.6. The User agrees that Centrobill is not responsible for the amount of the Transfer, the User's mistakes when performing the actions specified in clause 7.4 of the Agreement.

7.7. The User agrees that Centrobill does not cancel the Transfer (refund of funds transferred by the User), regardless of the reasons for the erroneous (incorrect) transfer, as well as the reasons why the User expressed a desire to cancel the Transfer when it is already processed.

7.8. In addition to what is specified in this section, the User has the right to request a Transfer to any other User if such User provides confirmation of the rights to the Transfer amount of another User.

7.9. Centrobill is not responsible to Users for confirming with Banks and Tax authorities the purpose of the payment and other issues on the User's side related to the payment of the Profile Funds. This entails that the User bears these responsibilities, as well as the User is obliged to cooperate with Centrobill (to provide documents and/ or information) for making transfers through Payment Systems as requested by Centrobill.

7.10. The User acknowledges that the Transfer is a User's order to Centrobill to fulfill a monetary obligation (due by Centrobill to the transferring User) to a third party (another User).

8. Assurances and Guarantees

8.1. By agreeing to the terms of the Agreement, the User assures Centrobill and guarantees that:

the User will not engage in illegal or fraudulent activities;

the User has all the rights and entitlements to accept the Agreement;

the User complies and will comply with the applicable laws;

the User specified reliable personal and payment data at registration;

the User voluntarily accepts the terms of the Agreement in full.

8.2. CentroFlex is provided "as is" and Centrobill makes no warranties or representations.

8.3. In particular, Centrobill does not guarantee that:

the use of CentroFlex will meet the needs of the User,

the use of CentroFlex will be uninterrupted, timely, secure, or error-free,

any information obtained by the User as a result of using CentroFlex will be accurate or reliable, and defects in operation or functionality of any software provided to the User within CentroFlex will be corrected.

8.4. CentroFlex is not subject to terms, warranties, or other terms (including any implied terms of satisfactory quality, suitability for the intended use, or matching the description) unless expressly set forth in the Agreement.

9. Technical support

9.1. Centrobill provides free technical and informational support by email specified in CentroFlex, or through other available functionalities within CentroFlex at the appropriate time. The User can send his request via the form in CentroFlex. Centrobill will make every effort to provide a qualified and effective response to every User request.

9.2. Technical support email address: support@centroflex.com.

10. License

10.1. By installing CentroFlex on your mobile device or using CentroFlex in any way (including web), the User expresses his full and unconditional consent to all the terms of this Agreement.

10.2. The use of CentroFlex by the User under the terms of this Agreement is free of charge. The use of CentroFlex on terms and in ways not provided for by this Agreement is possible only on the basis of a separate agreement with Centrobill.

10.3. CentroFlex contains copyrighted materials, trademarks and other legally protected materials, including, but not limited to: texts, photos, graphic images.

10.4. Centrobill grants the User, and the User accepts a personal non-exclusive non-commercial limited license to use CentroFlex without the right to transfer CentroFlex to third parties. Centrobill grants the User the right to use CentroFlex in the following ways:

10.4.1. To use CentroFlex for its direct functional purpose, in order to install (reproduce) it on the User's mobile device(s) and/or to use it through the web. The User has the right to install CentroFlex on an unlimited number of mobile devices owned by the User.

10.4.2. To distribute CentroFlex free of charge for non-commercial purposes by bringing information about it to an indefinite circle of persons without the right of subsequent transmission.

10.5. Centrobill is not obliged to provide support, maintenance, updates, modifications and new versions of CentroFlex. Centrobill may from time to time issue updates for CentroFlex and automatically, by electronic communication, update its version installed on the User's mobile device. By accepting this Agreement, the User agrees to such automatic updates, and also accepts that the terms and conditions of this Agreement will be valid for these updates.

10.6. The right to use CentroFlex after User registration is non-transferable. The User is fully responsible for the actions of transferring CentroFlex by third parties, as well as for the damage caused to CentroFlex and/or Centrobill caused by third parties as a result of such transfer.

10.7. CentroFlex is provided without quality assurance, does not imply any guarantees, express or implied. Centrobill does not guarantee that CentroFlex will meet the User's requirements, as well as that its operation will be uninterrupted and error-free. Centrobill is not responsible for the accuracy, completeness, applicability or reliability of the results obtained during the use of CentroFlex or any data and information downloaded or otherwise obtained through the use of CentroFlex. The User assumes the responsibility to upload, otherwise receive information through CentroFlex at his own risk and at his own discretion, while no claims can be made against Centrobill regarding damage received by the User or in relation to the User's property.

10.8. The use of CentroFlex by the User is possible only if there is access to the Internet. The user independently receives and pays for such access on the terms and at the rates of their telecom operator or Internet access provider.

10.9. The provisions specified in this section apply equally to the web and mobile versions of CentroFlex, which the User can install on his device through third-party services Appstore or Google Play.

11. Liability

11.1. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW:

a) IN ANY CASE, CENTROBILL IS NOT RESPONSIBLE FOR ANY DIRECT, SPECIAL, INDIRECT OR CONSEQUENTIAL DAMAGES OR OTHER DAMAGES OF ANY KIND, INCLUDING, BUT NOT LIMITED TO, LOSS OF USE, LOST PROFITS OR LOSS OF DATA, AS A RESULT OF AN OFFENSE (INCLUDING NEGLIGENCE) OR ON OTHER GROUNDS THAT ARISE AS A RESULT OF OR IN

CONNECTION WITH THE USE OR INABILITY TO USE CentroFlex, INCLUDING, BUT NOT LIMITED TO, ANY LOSSES CAUSED BY OR ARISING FROM THE USE BY THE USER OF ANY INFORMATION RECEIVED FROM CENTROBILL, OR ARISING FROM ERRORS, ACTS OF INACTION, DELAYS, DELETION OF FILES OR EMAILS, ERRORS, DEFICIENCIES, VIRUSES, DELAYS IN FUNCTIONING OR TRANSMISSION OR DETERIORATION OF CHARACTERISTICS, REGARDLESS OF WHETHER THEY ARE CAUSED BY NATURAL DISASTERS, FAILURE OF COMMUNICATION SYSTEMS, THEFT, DESTRUCTION OR UNAUTHORIZED ACCESS TO DOCUMENTS, PROGRAMS OR CENTROBILL SERVICES; AND

b) IN ANY CASE, THE TOTAL LIABILITY OF CENTROBILL UNDER THE AGREEMENT, WARRANTY, AS A RESULT OF AN OFFENSE (INCLUDING NEGLIGENCE EXPRESSED IN ACTION OR OMISSION, OR IMPUTED NEGLIGENCE), UNCONDITIONAL LIABILITY OR OTHER LIABILITY THAT ARISES AS A RESULT OF OR IN CONNECTION WITH THE USE OR INABILITY TO USE CentroFlex, DOES NOT EXCEED THE AMOUNT OF US\$100.

11.2. The User agrees to indemnify, defend and release Centrobill from liability in respect of any claims, losses, damages, obligations, including legal support costs, that arise as a result of violations by the User (for example, violation of the rights of any third party, violation of the Agreement or any other applicable agreements regarding the use of CentroFlex or violation of representations and warranties made by you under this Agreement). Centrobill reserves the right to exercise, at the User's expense, the exclusive protection, and control of any claim for which compensation is required for Centrobill, and the User agrees to cooperate with Centrobill in the protection of such claims. Centrobill will use all reasonable efforts to inform you of any such claim, action, or proceeding that it becomes aware of.

11.3. Centrobill is not responsible for any damage to the User's or other person's electronic devices, mobile devices, any other hardware or software caused by or related to the use of CentroFlex.

11.4. The User bears all possible risks of adverse consequences in case of entering false personal data, deliberately false information, personal data of third parties into the Personal Profile, including, but not limited to, the risks associated with bringing Centrobill and (or) third parties to responsibility. In case of initiation of proceedings in accordance with the procedure established by law as a result of illegal actions by the User, the presence of justified claims of third parties, Centrobill has the right to disclose the User's personal data, and the User undertakes to act on the side of the debtor, the defendant, the person against whom the process is being conducted.

12. Other conditions

12.1. This Agreement is governed by and interpreted in accordance with the laws of the Republic of Cyprus. All disputes arising in connection with this Agreement are subject to mandatory pre-trial settlement by the Parties, and in case of failure to reach an agreement within the framework of pre-trial settlement of the dispute - in a court having jurisdiction at the location of Centrobill.

12.2. All questions and claims related to the Agreement should be sent to the email address: support@centroflex.com.

12.3. The invalidity of one of the clauses of the Agreement does not entail the invalidity of the entire Agreement.

12.4. Centrobill grants the User a full, worldwide, and non-exclusive license to use CentroFlex without the right to transfer the rights to such use to third parties.

12.5. The User recognizes the legal force of the texts of documents received by e-mail as well as documents executed in simple

written form on paper or signed via tools of electronic signatures such as AdobeSign, DocuSign, etc.. Any documents that were sent using e-mail have full legal force only if these documents are sent to the User's e-mail address specified as the Login during registration. Centrobill assumes no responsibility if the User specifies an incorrect email address.