

## Terms of Business

### 1. Introduction

- **Company Overview:** Marino Exchange is a centralized cryptocurrency exchange offering a range of services, including cryptocurrency trading, futures trading, P2P market services, on-ramp/off-ramp integration with Kayi Microfinance Bank, and crypto cards.
- **Acceptance of Terms:** By using the services of Marino Exchange, you agree to these terms of business. If you do not agree, please refrain from using our services.

### 2. Services Provided

- **Crypto Trading:** Spot trading for a variety of digital assets.
- **Futures Trading:** Access to leverage and margin trading for crypto futures.
- **P2P Market:** Buy and sell cryptocurrencies directly with other users via our escrow-supported platform.
- **On-Ramp/Off-Ramp:** Integration with Kayi Microfinance Bank for fiat deposits and withdrawals.
- **Crypto Cards:** Utilize your crypto assets through linked debit/credit cards for everyday purchases.

### 3. Eligibility

- **Users must be 18 years or older and meet regulatory requirements such as KYC (Know Your Customer) and AML (Anti-Money Laundering) obligations.**
- **Users from restricted jurisdictions may not access certain services.**

### 4. User Responsibilities

- **Account Security:** Users must ensure the confidentiality of their account login information and notify Marino Exchange immediately if unauthorized use is detected.
- **Compliance with Laws:** Users are responsible for ensuring their use of Marino Exchange complies with local laws and regulations.

### 5. Fees and Charges

- **Trading Fees:** Fees for spot, futures, and P2P transactions will be listed on the fee schedule page. Marino Exchange reserves the right to modify fees at any time.
- **Service Fees:** On-ramp/off-ramp services and crypto card usage may incur additional fees, which will be outlined in user agreements.

### 6. Risks

- **Volatility:** The value of cryptocurrencies is subject to significant volatility, and users must understand the risks associated with trading and holding digital assets.

- Security Risks: While Marino Exchange implements robust security measures, users accept the risk of potential hacking, cyber-attacks, or other security breaches.

#### 7. Account Suspension/Termination

- Marino Exchange reserves the right to suspend or terminate user accounts that engage in illegal activities, violate these terms, or fail to comply with KYC/AML requirements.

#### 8. Liability

- Disclaimer: Marino Exchange provides services “as-is” without warranties of any kind. The platform is not liable for any losses incurred from trading or use of services.
- Limitation of Liability: Marino Exchange’s liability will be limited to the value of the fees paid by the user in the previous 6 months.

#### 9. Amendments

- Marino Exchange reserves the right to amend these terms. Users will be notified of changes, and continued use of the platform signifies agreement with the updated terms.