



Terms of Service

Effective Date 8/17/2023

Please read the following Terms of Service carefully. These Terms of Service (“Terms”) are an agreement between you (“you,” “your,” or “user”) and TOKENIZER, INC its subsidiaries, affiliates, agents, service providers, and assigns (“TOKENIZER”, “us”, “we” or “our”). The Terms govern your use of the Site (as defined below), as well as the products and services offered, operated, and owned by Tokenizer through our website www.tokenizer.cc and all associated sites owned by TOKENIZER, INC and linked to this Website (collectively, the “Site”).

By using this Site, you acknowledge and agree that, by accessing or using this Site, you are indicating that you have read and understand, and agree to be bound by these Terms, as stated below as well as TOKENIZER, INC’s PRIVACY POLICY (“Privacy Policy”) at all times.

NOTICE: DISPUTES ABOUT THESE TERMS AND THE TOKENIZER, INC WEBSITE ARE SUBJECT TO BINDING ARBITRATION AND A WAIVER OF CLASS ACTION RIGHTS AS DETAILED IN THE “ARBITRATION AND CLASS ACTION WAIVER” SECTION 14.

TOKENIZER, INC reserves the right at its sole discretion, to change, modify, add or remove portions of these Terms and our Privacy Policy at any time. It is your responsibility to check these Terms and our Privacy Policy periodically for changes. Your continued use of this Site after any such update constitutes your binding acceptance of such changes. As long as you comply with these Terms, TOKENIZER, INC grants you a personal, non-exclusive, non-transferable, limited privilege to enter and use this Site. If you have questions, comments, or concerns please contact TOKENIZER, INC

- by email at: Contact@Tokenizer.cc,
- by mail at: 14001 N 7th St E109 Suite E, Phoenix, AZ 85022,
- or customer support: 1-201-817-4933

with any questions you may have.

1. OVERVIEW OF SERVICES

Tokenizer offers a variety of services and features collectively referred to in this Agreement as the “Services”. These Services include:

Website and mobile app – a suite of services and features exclusive to Tokenizer users to help you view, manage and access your Tokenizer deposit account (“Deposit Account”) and your Tokenizer Visa debit card associated with your Deposit Account (“Debit Card”). Tokenizer is a financial technology company and not a bank and does not issue deposit accounts and/or debit cards. The Deposit Account and Debit Card are issued and made available by Evolve Bank & Trust (“Evolve”), member of the Federal Deposit Insurance Corporation and serviced by Tokenizer. Any Tokenizer Banking Account and Tokenizer Card opened through our Services and use of the Tokenizer Bank Account and/or Tokenizer Card and bank related services are governed by Evolve’s privacy policy and the deposit account and cardholder agreement you have with Evolve and are not governed by these Terms. Evolve is not a party to these Terms, does not sponsor the Services and has no obligation, liability or other responsibility for the Services hereunder, including, but not limited to, the servicing, management or administration of the Services or in connection with or in relation to these Terms.

2. ELIGIBILITY

To use this Site you must be, and represent and warrant that you are, of legal age (18 years of age or older or otherwise of legal age in your jurisdiction). If you’re agreeing to these Terms on behalf of an organization, entity, or co-applicant, you represent and warrant that you are authorized to agree to these Terms on behalf of that organization, entity, or co-applicant and bind them to these Terms (in which case, the references to “you” and “your” in these Terms, except for in this sentence, refer to that organization, entity, or co-applicant). We reserve the right to adjust our eligibility criteria at any time. If TOKENIZER, INC has previously prohibited you from accessing this Site, you do not have permission to access this Site.

3. PROPRIETARY RIGHTS

This Site is owned and operated by TOKENIZER, INC and contains material which is derived in whole or in part from material supplied by TOKENIZER, INC and our partners, as well as other sources, and is protected by United States copyright laws and other intellectual property laws. You agree to abide by all applicable copyright and other laws, as well as any additional copyright notices or restrictions contained on this Site. You acknowledge that this Site has been developed, compiled, prepared, revised, selected, and arranged by TOKENIZER, INC and others through the application of methods and standards of judgment developed and applied through the expenditure of substantial time, effort, and money and constitute valuable intellectual property of TOKENIZER, INC and such others. You agree to notify

TOKENIZER, INC immediately upon becoming aware of any unauthorized access or use of this Site by any individual or entity or of any claim that this Site infringes upon any copyright, trademark, or other contractual, statutory, or common law rights. All present and future rights in and to trade secrets, patents, copyrights, trademarks, service marks, know-how, and other proprietary rights shall, as between you and TOKENIZER, INC, at all times be and remain the sole and exclusive property of TOKENIZER, INC.

4. WARRANTY AND DISCLAIMERS

YOU EXPRESSLY UNDERSTAND AND AGREE THAT:

YOUR USE OF THIS SITE IS SOLELY AT YOUR OWN RISK. TOKENIZER, INC DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES CONCERNING ANY CONTENT CONTAINED IN OR ACCESSED THROUGH THIS SITE, AND WE WILL NOT BE RESPONSIBLE OR LIABLE FOR THE ACCURACY, COPYRIGHT COMPLIANCE, LEGALITY, OR DECENCY OF MATERIAL CONTAINED IN OR ACCESSED THROUGH THIS SITE. THIS SITE IS PROVIDED ON AN "AS-IS" BASIS, WITHOUT WARRANTIES OR ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR THAT USE OF THIS SITE WILL BE UNINTERRUPTED OR ERROR-FREE.

ANY CONTENT DOWNLOADED OR OTHERWISE OBTAINED THROUGH THIS SITE IS DOWNLOADED AND USED AT YOUR SOLE DISCRETION AND RISK AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM, MOBILE DEVICE, SOFTWARE, TECHNOLOGY OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OR USE OF ANY SUCH CONTENT.

NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM TOKENIZER, INC OR THROUGH OR FROM THIS SITE SHALL CREATE ANY WARRANTY. TOKENIZER, INC MAKES NO REPRESENTATION, WARRANTY, GUARANTEE, OR PROMISE THAT THE PRODUCTS, SERVICES, OR SITE WILL MEET YOUR REQUIREMENTS OR ACHIEVE ANY PARTICULAR RESULTS.

5. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT ALLOWED BY APPLICABLE LAW, UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY (INCLUDING, WITHOUT LIMITATION, TORT, CONTRACT, STRICT LIABILITY, OR OTHERWISE) SHALL TOKENIZER, INC, its subsidiaries, affiliates, agents, or service providers, BE LIABLE TO YOU OR TO ANY OTHER PERSON FOR (A) ANY INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY KIND, INCLUDING DAMAGES FOR LOST PROFITS, LOSS OF GOODWILL, WORK STOPPAGE, ACCURACY OF RESULTS, OR COMPUTER

FAILURE OR MALFUNCTION, OR (B) ANY AMOUNT, IN THE AGGREGATE, IN EXCESS OF THE GREATER OF (I) \$100 OR (II) THE AMOUNTS PAID BY YOU TO TOKENIZER, INC IN CONNECTION WITH THE WEBSITE IN THE TWELVE (12) MONTH PERIOD PRECEDING THIS APPLICABLE CLAIM.

In the event that you have a dispute with any third-party, you agree that TOKENIZER, INC, its subsidiaries, affiliates, agents, and service providers, are under no obligation to become involved on your behalf. You release TOKENIZER, and our officers, employees, agents, and successors from claims, demands, and damages of every kind or nature, known or unknown, suspected or unsuspected, disclosed or undisclosed, arising out of or in any way relating to such disputes and/or this Site. If you are a California resident, you hereby waive California Civil Code §1542, which says: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor." This release includes the criminal acts of others.

6. EXCLUSIONS AND LIMITATIONS

Some jurisdictions do not allow the exclusion of certain warranties or the limitation or exclusion of liability for incidental or consequential damages such as above in Sections 3 and 4. Accordingly, some of the above limitations may not apply to you. If you are a New Jersey resident, or a resident of another state that permits the exclusion of these warranties and liabilities, then the limitations in Sections 3 and 4 specifically do apply to you.

7. TERMINATION

These Terms are effective unless and until terminated by you or us. We may, in our sole and absolute discretion, deny you access to all or part of this Site and/or our Services at any time for any or no reason at all, with or without notice to you. Grounds for such termination shall include, but not be limited to, (a) breaches or violations of these Terms or other agreements, (b) requests by law enforcement or government agencies, (c) discontinuance or material modification of this Site (or any part thereof), (d) unexpected technical or security issues or problems, (e) extended periods of inactivity, (f) activities related to protecting the rights, property, or safety of TOKENIZER, INC, our agents and affiliates, or our users and the public, or (g) if you provide any information that is false, inaccurate, out-of-date, or incomplete. Additionally, any suspected fraudulent, abusive, or illegal activity that may be grounds for termination of your use of our Site and/or Services may be referred to appropriate law enforcement authorities. If we terminate your right to access this Site, these Terms will terminate and all rights you have to access this Site will immediately terminate; however, certain provisions of these Terms will still apply post-termination, including without limitation, the Arbitration and Class Action Waiver provisions.

8. INDEMNITY

YOU AGREE TO INDEMNIFY, DEFEND, AND HOLD TOKENIZER, INC AND OUR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, MEMBERS, SHAREHOLDERS, AND REPRESENTATIVES (AND ALL SUCCESSORS AND ASSIGNS OF ANY OF THE FOREGOING) HARMLESS FROM AND AGAINST ANY CLAIM OR DEMAND, INCLUDING, WITHOUT LIMITATION, REASONABLE ATTORNEYS' FEES AND DISBURSEMENTS, MADE IN CONNECTION WITH OR ARISING OUT OF YOUR VIOLATION OF THESE TERMS OR OUR PRIVACY POLICY, AND/OR YOUR SUBMISSION, POSTING, OR TRANSMISSION OF CONTENT TO THIS SITE. WE RESERVE THE RIGHT, AT OUR OWN EXPENSE, TO ASSUME THE EXCLUSIVE DEFENSE AND CONTROL OF SUCH DISPUTES, AND IN ANY EVENT YOU WILL COOPERATE WITH US IN ASSERTING ANY AVAILABLE DEFENSES.

9. PROHIBITED USES

Use of the Site for any illegal purpose, or any other purpose not expressly permitted in these Terms, is strictly prohibited. We reserve the right to investigate and take appropriate legal action against anyone who, in our sole discretion, violates this section, including removing the offending Content from our Site, suspending or terminating access to our Services and/or Site and reporting such violators to law enforcement authorities.

Below are examples of content and/or uses that is illegal or prohibited:

- Use this Site to harass, abuse, or threaten any other person;
- Provide information that is unlawful, harmful, deceptive, tortious, defamatory, libelous, or invasive of another's privacy;
- Use this Site commercially, for benchmarking, or to compile information for a product or service;
- Copy, download (other than for personal use, or as otherwise expressly permitted by these Terms), modify, distribute, post, transmit, display, perform, reproduce, broadcast, duplicate, publish, republish, upload, license, reverse engineer, create derivative works from, or offer for sale any content or other information contained on or obtained from or through this Site by any means except as provided for in these Terms or with the prior written consent of TOKENIZER, INC;
- Scrape, access, monitor, index, frame, link, or copy any content or information on this Site by accessing this Site in an automated way, using any robot, spider, scraper, web crawler, or any other method of access other than manually accessing the publicly available portions of this Site through a browser or accessing this Site through any approved API;

- Violate the restrictions in any robot exclusion headers of this Site, if any, or bypass or circumvent other measures employed to prevent or limit access to this Site;
- Upload or otherwise make available any material that contains any software, device, instructions, computer code, files, programs and/or other content or feature that is designed to interrupt, destroy, or limit the functionality of any computer software or hardware or telecommunications equipment (including without limitation any time bomb, virus, software lock, worm, self-destruction, drop-device, malicious logic, Trojan horse, trap door, “disabling,” “lock out,” or “metering” device, or any malicious code);
- Attempt to disable, overburden, or impair the proper working of this Site (including the use of any Mail list, Listserv, or any form of auto-responder or “spam”);
- Use the Website to distribute any other party’s intellectual property unless you have the right to do so, or remove or alter any copyright, trademark, or other proprietary notice contained on this Site;
- Make available trade secrets or other confidential or proprietary information, or provide any material that you do not have a right to make available under any law or under contractual or fiduciary relationships, including but not limited to insider information, or confidential or proprietary information learned or disclosed as part of employment relationships or under non-disclosure agreements;
- Falsely state or otherwise misrepresent your affiliation with a person or entity, or impersonate any person or entity;
- Violate these Terms or any guidelines or policies posted by TOKENIZER, INC; and/or
- Interfere with any other party’s use of this Site.

Please note that the terms and restrictions described in these Terms also apply to any content that you may be able to copy or download from this Site (e.g., guides and whitepapers).

TOKENIZER, INC reserves the right, but not the obligation, in our sole and absolute discretion, to remove any information provided by you, and/or block access to the Site.

10. ELECTRONIC COMMUNICATION

When you communicate with us electronically, such as via e-mail, you consent to receive communications from us electronically. Please note that we are not obligated to respond to inquiries that we receive. You

agree that all agreements, notices, disclosures, and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

11. THIRD-PARTY LINKS AND WEBSITES

TOKENIZER, INC has no control over, and assumes no responsibility for, the content, accuracy, privacy policies, or practices of, or opinions expressed in, any third-party websites or by any third-party that you interact with through or on this Site. In addition, TOKENIZER, INC will not and cannot monitor, verify, censor, or edit the content of any third-party website or service. By using this Site, you release and hold TOKENIZER, INC harmless from any and all liability arising from your use of any third-party website or service, and you acknowledge and agree that the terms and privacy policies of such third-parties govern your interactions with and use of such websites and services.

12. PRIVACY

By using this Site, you acknowledge and accept this Site's Privacy Policy and consent to the collection and use of your data in accordance with the Privacy Policy. By using this Site, you acknowledge that Internet transmissions are never completely private or secure. You understand that any message or information you send to this Site may be read or intercepted by others, even if there is a special notice that a particular transmission is encrypted.

13. RIGHTS TO MODIFY THIS SITE

We may change, suspend or discontinue any aspect of this Site or service at any time. TOKENIZER, INC reserves the right to change system configurations, product specifications, upgrades, pricing, layouts, options and any other specifications at any time without notice. We may also impose limits or restrictions on certain services, features or content or restrict your access to parts or all of this Site without notice or liability.

14. ARBITRATION AND CLASS ACTION WAIVER

PLEASE READ THIS SECTION CAREFULLY. IT AFFECTS YOUR LEGAL RIGHTS, INCLUDING YOUR RIGHT TO FILE A LAWSUIT IN COURT.

14a. Agreement to Arbitrate. You and TOKENIZER, INC agree that these Terms affect interstate commerce and that the Federal Arbitration Act governs the interpretation and enforcement of these arbitration provisions. This Section 13 is intended to be interpreted broadly and governs any and all disputes between us including but not limited to claims arising out of or relating to any aspect of the relationship between us, whether based in contract, tort, statute, fraud, misrepresentation, or any other

legal theory; claims that arose before these Terms or any prior agreement (including, but not limited to, claims related to advertising); and claims that may arise after the termination of these Terms. The only disputes excluded from this broad prohibition are the litigation of certain intellectual property and small court claims, as provided below.

14b. Dispute Resolution. Most disputes can be resolved without resort to arbitration. If you have any dispute with us, you agree that before taking any formal action, you will contact us at Contact@Tokenizer.cc or by Certified Mail to: 14001 N 7th St E109 Suite E, Phoenix, AZ 85022. The dispute should contain a brief written description of the dispute and your contact information (including your username if your dispute relates to a Tokenizer account). Except for intellectual property and small claims court claims, the parties agree to use their best efforts to settle any dispute, claim, question, or disagreement directly through consultation with TOKENIZER, INC, and good faith negotiations shall be a condition to either party initiating a lawsuit or arbitration.

14c. Binding Arbitration. If the parties do not reach an agreed-upon solution within a period of sixty (60) days from the time informal dispute resolution is initiated under the Dispute Resolution provision Section 14b, then either party may initiate binding arbitration as the sole means to resolve claims, (except as provided in the “Exception: Litigation of Intellectual Property and Small Claims Court Claims” subsection below) subject to the terms set forth in provision Section 14e. Specifically, all claims arising out of or relating to these Terms (including the Terms’ formation, performance, and breach), the parties’ relationship with each other, and/or your use of Tokenizer shall be finally settled by binding arbitration. Regardless of the manner in which the arbitration is conducted, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

14d. Class Action Waiver. The parties further agree that the arbitration shall be conducted in the party’s respective individual capacities only and not as a class action or other representative action, and the parties expressly waive their right to file a class action or seek relief on a class basis. YOU AND TOKENIZER, INC AGREES THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR OUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. If any court or arbitrator determines that the class action waiver set forth in this paragraph is void or unenforceable for any reason or that an arbitration can proceed on a class basis, then the arbitration provisions set forth above shall be deemed null and void in their entirety and the parties shall be deemed to have not agreed to arbitrate disputes.

14e. Litigation of Intellectual Property and Small Claims Court Claims. Notwithstanding the parties’ decision to resolve all disputes through arbitration, either party may bring enforcement actions, validity determinations, or claims arising from or relating to theft, piracy or unauthorized use of intellectual property in state or federal court or in the U.S. Patent and Trademark Office to protect its intellectual property rights (“intellectual property rights” means patents, copyrights, moral rights, trademarks, and

trade secrets, but not privacy or publicity rights). Either party may also seek relief in a small claims court for disputes or claims within the scope of that court's jurisdiction.

14f. Confidentiality. All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator will be strictly confidential for the benefit of all parties.

14g. Changes to this Section. TOKENIZER, INC will provide thirty (30) days' notice of any changes to this section by posting on this Site. Amendments will become effective thirty (30) days after they are posted on this Site. Changes to this section will otherwise apply prospectively only to claims arising after the thirtieth (30th) day. If a court or arbitrator decides that this subsection on "Changes to This Section" is not enforceable or valid, then this subsection shall be severed from the section entitled "Arbitration and Class Action Waiver," and the court or arbitrator shall apply the first Arbitration and Class Action Waiver section in existence after you began using this Site.

14h. Survival. This Mandatory Arbitration and Class Action Waiver section shall survive any termination of your use of the Website.

15. INFORMATION ABOUT YOUR RIGHT TO DISPUTE ERRORS IN ACCESSING THE SITE OR THE SERVICES

In case of errors or questions about your access to the Site or use of our Services, contact us by email at Contact@Tokenizer.cc, by mail at 14001 N 7th St E109 Suite E, Phoenix, AZ 85022, or our customer support number 1-201-817-4933.

16. ENGLISH LANGUAGE CONTROLS

16a. Any translation of this Agreement is provided for your convenience. The meaning of the terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

17. GENERAL

17a. Severability. If an arbitrator or a court of competent jurisdiction finds any provision of these Terms to be invalid, the parties agree that the court should endeavor to give effect, to the maximum extent permitted by law, to the parties' intentions as reflected in the provision, and the other provisions of these Terms will remain in full force and effect.

17b. No Waiver. Except as expressly set forth in these Terms, (i) no failure or delay by you or TOKENIZER, INC in exercising any rights, powers, or remedies will operate as a waiver of that or any

other right, power, or remedy, and (ii) no waiver or modification of any term of these Terms will be effective unless in writing and signed by the party against whom the waiver or modification is sought to be enforced.

QUESTIONS

If you have questions about these Terms or the [Privacy Policy](#), please contact us by email at Contact@Tokenizer.cc, by mail at 14001 N 7th St E109 Suite E, Phoenix, AZ 85022, or customer support number 1-201-817-4933.



SuperApp for Blockchain Assets & Money



Coming soon

Tokenizer Inc is a financial services company and not a bank or broker-dealer or investment advisor. Fiat Banking services & custody provided by a banking partner. Banking services provided by Evolve Bank and Trust, Members FDIC. The Tokenizer card is issued by Evolve Bank and Trust, Member FDIC, pursuant to license by Visa International.

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