PrexBank

Privacy Policy | Terms and Conditions

Published on 2024/08/01, Revision 2

PrexBank is the trademark for the a banking system dedicated to PrexBank company on address prexbank.com

PrexBank is the first blockchain banking system that is entirely based on cryptocurrency and can be accessed by anyone from anywhere without any restrictions.

This document is a contract between PrexBank and the businesses and individuals who use the system.

This document is the original privacy policy and terms and conditions paper published by the PrexBank.

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Privacy Policy

This terms is between us and you, dear customers:

- We do not have any information about your identity, except for the account of some of your social networks for use in 2FA, and we protect them strictly. Preventing the penetration of hackers is our daily work.
- 2. We will carefully maintain your hard-earned property and we will prevent the pressure of governments and countries to collect taxes, etc. as far as we can.
- 3. We will cooperate with all countries where cooperation is possible and we ask all countries to adhere to the laws of free economic space. Blockchain is inherently uncontrollable and we cannot impose special rules on it.

4. In case of any accident or damage to the bank systems or government pressures, we will share them with you in a transparent manner and we will not leave any confidential correspondence that will affect your economic decisions.

5. PrexBank is a full-service commercially focused bank providing a broad range of products and services to its customers. At PrexBank, protecting our customers' privacy and financial assets has always been at the core of our business. We value the trust that our customers have placed in PrexBank by choosing to do business with us. The Bank recognizes its responsibility to keep the information that we obtain about our customers secure and confidential in accordance with this Privacy Policy.

- The Board of Directors has adopted this policy in order to comply with Applicable Law. The Board of Directors and management recognize and respect the privacy expectations of its customers and consider the safekeeping of customer information a fundamental responsibility of the Bank.
 - 7. Our products, services, information and materials contained within these web pages may not be available for residents of certain jurisdictions. Please consult our Terms of Use or FAQ for further information. This website and its pages are not directed to, or intended for distribution to or use by, any person or entity who is a citizen or resident of, or located in, any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or is prohibited without obtaining the necessary licences or authorisations and such licences or authorisations have not been obtained.
 - 8. These Terms of Use apply to www.prexbank.com and apply to all visitors. By accessing and using our website, you explicitly acknowledge and confirm that you have read, understood and accept these terms of use. Additionally, the PrexBank Privacy Policy applies. These terms of use are subject to change at any time without notice and access to and use of the website may be restricted or terminated Because of accidents or problems at any time. Continued access to this website following any modification in these Terms of Use will constitute your acceptance of the Terms of Use as modified. If you do not understand or do not agree with these Terms of Use, do not use this website. Access to and use of this website are subject to and shall be construed in accordance with Swiss or UAE legislation exclusively. The place of sole jurisdiction is Zurich, Switzerland.
- 9. All information and materials published, distributed or otherwise made available on this website are provided for informational purposes only. Information and materials contained or described on this website should neither be considered investment, legal, tax or other advice nor a recommendation in relation to holding, purchasing or selling securities and do not take into account the users' particular investment objectives, financial situation or other needs. No investment or other decisions should be made solely on the basis of the information and materials contained on this website. When making an investment decision, you should either conduct your own research and analysis or seek advice from an expert to make a calculated decision.
 - 10. This website may contain forward looking statements and may be subject to change. The opinions expressed herein are those of PrexBank, its affiliates and partners at the time of writing.
- 11. The information and analysis contained in this website, such as financial market data, market prices and other financial market information, is based on or by reference to sources that have been carefully selected and are believed to be reliable. However, PrexBank makes no claims as to its reliability or completeness and disclaims all liability for damages arising from the use of such information. Past performance is not an indication or guarantee of future performance of a product or underlying asset. The value of any investment may be subject to

fluctuations and in some circumstances, investors may recover the initial invested amount with a delay. Exchange rate fluctuations will not affect the amount of capital.

- 12. All components of this website are protected by intellectual property laws and are owned by PrexBank, its affiliates or third parties. The company established in Switzerland, United Arab Emirates, United States and London represent the international group, and in case of legal issues, the lawyers of these companies will act. Copyright, trademark and brand name rights are applicable. Our legal teams will carefully investigate inappropriate behavior.
- 13. Nothing on this website shall be construed as granting any license or right to use any image, trademark, service logo or other content protected by intellectual property rights.

14. PrexBank is a new financial technology system based on blockchain and its software is a virtual bank, not a real bank. The PrexBank community is a global NGO.

- 15. Digital assets are highly speculative in nature, carry a high degree of risk and can quickly and significantly decrease in value. It is necessary for people with economic knowledge to act and prevent the use of children. Although the bank will not be an obstacle to create an account for children with practice amounts.
- 16. Capital at risk. This information is not investment advice. Security values can go up and down. Past performance is not indicative of future results. Crypto assets are high risk and can lose all their value. Be careful of using global markets in our app because it requires high skill. PrexBank cannot accept misuse or financial losses in your transactions.
- 17. We will probably disagree with some countries on regulatory and financial and money laundering laws. Please be with us in all situations so that we can continue this bank. We back up all your account information continuously in multiple locations around the world. Be sure to create a public key before each withdrawal from your assets and save it. So that in case of accidents or security pressures, we can recover your assets using our static codes. Your assets are stored in your public key and can only be retrieved with your private key. In case of a crisis and the need to recover financial resources, we will activate the recovery website and you will receive your assets with smart contracts of different networks using public key and private key. This is the E network technology.

Terms and Conditions

- 1. Creating an account and using the PrexBank banking system requires individuals or business owners to be at least 18 years old.
- 2. PrexBank banking system is used to modernize traditional banking and does not replace it.
 - 3. We never recommend that you withdraw your money from local banks.

- 4. PrexBank cares about the laws and regulations of all countries, but strictly adheres to international humanitarian laws.
- 5. PrexBank does not comply with the laws and regulations of countries that restrict people from accessing the monetary systems of other countries, as is the purpose of PrexBank.
 - 6. PrexBank has created a way to create a borderless banking system with zero fees.
 - 7. PrexBank prohibits its users from engaging in human trafficking, money laundering, gambling, drug buying and selling, or any other prohibited and inhuman purpose in normal banking.

At PrexBank we collect/store 3 types of data:

- 1. Virtual identity information such as: username, password, country and Telegram account.
- The username and password you provide to PrexBank are necessary to create an account and allow you access to the system.
- Telegram account is in the system to receive OTP and transaction notifications and is completely optional.
 - Your country is only used for statistical purposes and users can select any country they want.
 - 2. Wealth / balance information
 - The amount of virtual money you keep in your wallet.
 - The amount of property, stocks and other valuable assets you hold in your portfolio or wallet.
 - $_{\odot}$ $\,$ The amount of any digital currency you deposit into our system.
 - 3. Generated reports and histories
- All your transaction history (transfers, purchases, service activation) is included with detailed date and recipient information.
 - All login, logout, and service access.

PrexBank stores this data for maintenance purposes only.

You will always have access to the stored data through record sections. Stored data is only visible to you or for a transaction, to other parties such as a person or store. Other parties to the transaction will not see or have access to information unrelated to that mutual transaction. Under no circumstances will PrexBank share the generated reports and histories with other parties such as governments/companies or individuals. PrexBank does not collect or store your IP address, devices or locations. PrexBank never collects or stores any other data that is not listed above except background information for system operation. PrexBank ensures that your information, balances, reports and histories are safe from hackers and leaks. However, the necessary conditions for attacks and recovery have been provided. PrexBank reserves the right to discard your account reports and histories at any time for system maintenance. All information collected in PrexBank is automatically retrieved by the system. PrexBank managers/employees and any legal or illegal person cannot access your data under any circumstances. PrexBank refuses to contact individuals or businesses for access to logins or other information. PrexBank does not have another branch with a different name or brand. PrexBank has a parent company and several follow-up companies.

Businesses/Individuals

Businesses/individuals are required to adhere to the original statements published by the PrexBank.

Businesses/individuals are responsible for maintaining the safety and security of their authentication access and private information.

Businesses/individuals are required to be loyal to their recipients and customers' privacy and do not have the right to use, share, or publish their information publicly.

Businesses/individuals are prohibited from using this system for any purpose other than those mentioned in this document, such as money laundering, human trafficking, drug dealing, gambling, or any other purposes that are not mentioned in this document. Any illegal purposes will cause the actor's account to be banned permanently and all the balance/capital of the owner will be sent to UNICEF account for humanitarian purposes and will be announced publicly. Businesses/individuals don't have rights to ask for deleting stored information/logs/histories as some data are crucial for system to work, in result PrexBank has rights to decide when to delete the data. Businesses/individuals must comply with the terms and conditions to use or continue using the PrexBank system. Businesses/individuals are unable to claim identity to regain lost access.

Final Words

As soon as the documents are published, they will be available on this website. PrexBank is a trademark of a blockchain banking system owned by EIH at prexbank.com.

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