



mind.capital

PASSION FOR CRYPTO WORLD



LEGAL NOTICE

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By accessing, viewing, creating an account, using the platform and/or making a purchase on mind.capital you accept the following conditions without limitations or exceptions. If you do not accept the conditions of this Legal Notice, you should not view, register or make any purchase on mind.capital. Using any functionality of mind.capital will imply acceptance of this Legal Notice and will have the same validity as if you had physically signed a contract.

The mind.capital website provides a wide variety of information, services and data. The user assumes his or her responsibility in the correct use of the website. This responsibility will extend to:

- The veracity and legality of the data provided by the user in the mind.capital forms for access to certain content or services offered by the web.
- The use of the information, services and data offered by mind.capital contrary to or in contravention of the provisions of these conditions, the law, morality, good customs or public order, or that in any other way may infringe the rights of third parties or of the proper functioning of the website.

Details of mind.capital

Company: Mindcapital OÜ

Address: Harju maakond, Tallinn, Lasnamäe linnaosa, Lõõtsa tn 5-11. postkast, 11415

Registration code: 14933474

Initial conditions

We want our platform to be as open as possible, but we also want it to be safe and in accordance with the law, for this reason, if you want to be part of mind.capital, you need to accept the following basic restrictions:

- You must be a natural person and be at least 18 years old, or the legal minimum age in your country. Registration of companies, associations, organizations, societies or groups is not permitted.
- An account created by you in mind.capital must not have been previously disabled due to a violation of any of our policies or the law.

MCcoin

MCcoin is a token exclusively for internal use in mind.capital, without ICO or price variation. Its price is unalterable 1 MCcoin = 1 USD. Since it is not listed on any Exchange, it is not considered as a stablecoin.

The platform

Purchases must be a minimum of 40 MCcoin and a maximum of 100,000 MCcoin and are to be made in Bitcoins to the wallet indicated by the platform and at the exchange rate between Bitcoin and MCcoin at the time of purchase.

Any purchase made below this amount will be pending until 40 MCcoin are completed, at which time it will be considered as active. Purchases that exceed the maximum amount (100,000 MCcoin) will remain directly in the account balance of the user without generating returns and may be withdrawn when the user wishes. If a different amount in Bitcoins to the one requested by the platform is sent:

- If it is lower, the system will put the purchase in the balance of the customer.
- If a higher amount is sent, the requested amount of MCcoin will be purchased and the rest will go to the account balance.

It is only possible to open one account per person. The identity document, passport or identification card (depending on which is valid in each country) will be used to verify the identity of each new registration. Given the relevance for the identification of the user with his or her account in mind.capital, the basic identifying data (name, surname and identity document, passport or identification card) provided at

registration cannot be modified later, so it is essential that they are provided correctly at the time of registration.

Different purchases can be made from the same mind.capital account. The only limit is that the minimum amount for each purchase is 40 MCcoin and the sum of all purchases made from the same account cannot exceed 100,000 MCcoin. In addition, purchases must always be a multiple of 10 MCcoin.

Purchases and movements are reflected in the account of the user in MCcoin.

Depending on the time difference in each country and when the receipt of a purchase is confirmed, the collection of daily returns may take up to two to three days.

90 days after a purchase was made, a full refund can be requested. All refunds requested before the 15th of the corresponding month, will be paid between the 5th and 10th of the following month to the wallet indicated in the box provided for this use. If requested after the 15th, the system will calculate it for the reimbursement of the following month.

At the time of requesting the refund of a purchase it converts to a refund request status. You will continue to receive returns until the next day 14. If, as a result of a refund, an account is left without any purchase, it will stop earning returns and no longer participate in the friend bonus.

The same account can once again enjoy all the benefits from the moment there is a minimum deposit of 40 MCcoin.

Returns are paid daily (except weekends and holidays) with the results obtained the previous day. In the event that one day the results are negative, no payment will be made.

Payments of daily returns or of the referral plan are made in MCcoin directly in the account opened in mind.capital by the user. The balance of this account can be withdrawn from mind.capital at any time as long as 50 MCcoin are exceeded and with a maximum of 10,000 MCcoin per day.

In no case does mind.capital guarantee a minimum daily return or a positive return every day.

The MCcoin available in the account balance of the user do not generate any returns. It is possible to make MCcoin purchases with the available balance. The minimum purchase amount of MCcoin with available balance is 100 MCcoin.

Withdrawal of balance or refund of the purchase

When a balance withdrawal is made from an account in mind.capital it is necessary to specify the MCcoin to withdraw from the account balance and the wallet we want it to reach us in Bitcoins. Balance withdrawals are made in bitcoins at the exchange rate between MCcoin and bitcoin at the time of the operation. Operations on the Bitcoin Blockchain cannot be modified once they are launched, so great care must be taken when selecting the amount to be transferred and when specifying the address of the wallet where it will be sent. Once the balance withdrawal request is launched, mind.capital immediately and automatically executes the transfer request, so it will no longer be possible to reverse it or change the amount or the wallet address.

Refunds for a purchase can be made 90 days after the purchase was made and must be made for the entire purchase. Partial refunds of a purchase cannot be requested. All refunds requested before the 15th of the corresponding month, will be entered between the 5th and 10th of the following month, in the user's MCcoins wallet within the MCEXchange. If requested after the 15th, the system will compute it for the next month's reimbursement. At the time of requesting reimbursement, the contribution goes to a state of request for reimbursement. You will continue to receive returns until the next day 14. If as a result of a refund an account is left without any purchases, it will stop obtaining returns and participating in the friend bonus. The same account will be able to enjoy all the benefits again from the moment there is a minimum purchase of 40 MCcoin.

Commissions

mind.capital retains 35% of the returns generated as management and maintenance. When the payment of the returns obtained to the participants is made, 35% is deducted for the support of the platform and the remaining 65% is distributed.

When a new purchase is made or when a balance withdrawal is requested, mind.capital adds or subtracts a small percentage to the amount paid or withdrawn. In both cases this percentage is due to the commission charged by third parties to carry out the transfer between wallets and the risk of variations between Bitcoin and MCcoin. Depending on the time of the BTC listing, this

percentage could be up to 3%.

Assumption of risk

Remember that the cryptocurrency market has a high level of risk and may not be appropriate for certain people. Buying MCcoin on mind.capital, although it has historically accumulated high monthly earnings, does not guarantee a minimum return. Before making a purchase, you should carefully consider your objectives, your level of experience and the risk you want to take. Any type of purchase you make must be based on the premise that you should never use capital that you cannot afford to lose. Whenever working in crypto assets, you must be aware of all the associated risks and if you have any doubts, seek advice from an independent financial advisor. Please note that these types of operations are not appropriate for people with limited resources, limited spending capacity, or low risk tolerance.

Content

Nothing contained in this document, the mind.capital website or any documentation on the platform constitutes an investment recommendation. The information is not intended for distribution or use by any person, in any country or jurisdiction where such distribution or use is contrary to local laws or regulations.

The concepts of “investment”, “fund”, “plan”, “returns”, “capital”, “participation”, “contribution”, “interest”, “commission”, “compound interest”, or the like do not imply an investment statement nor carry a meaning beyond the merely informative.

Guarantees

The mind.capital website and its content are provided “as is”. No warranty, express or implied, is made in relation to any content, the website, the accuracy of any information, or any right or license under this agreement including, without limitation, any implied warranty of merchantability or fitness for a particular purpose. mind.capital does not represent or guarantee that the website or its content meets your requirements or that its use is uninterrupted or error-free. mind.capital will not be liable to

you or any other person or entity for any general, punitive, special, indirect, consequential or incidental damages, or loss of benefits or any other damage, cost or loss arising from the use of the website or its content.

Referral plan and friend bonus

If you recommend mind.capital, you must do so in accordance with the information provided by mind.capital and in compliance with the commercial network policies and procedures document, and in no case should you recommend it using non-truthful or exaggerated information.

In order for a referral to be linked to the account of a sponsor, it is necessary that the sponsor register in mind.capital by providing the referral code that links to the account.

The “friend bonus” means the right to receive up to 30% of the returns paid by mind.capital to the referrals of the 10 levels immediately below. The returns are collected daily in the account of the user in mind.capital and are calculated obtaining the percentage offered according to what is charged for the referrals of the ten levels immediately below the previous day. For referrals of the first level 8% is obtained, for the second level 4%, for the third and fourth levels 3% and for levels 5, 6, 7, 8, 9 and 10, 2%.

The different levels are automatically released according to the purchasing criteria for each level. To receive compensation of any level it is necessary that the sponsor has purchased a minimum of 40 MCcoin. To receive compensation for levels 3 and 4, it is necessary that direct referrals (only the first level) have purchased (in Bitcoins or by credit card) a total of at least 5,000 MCcoin or their overall team investment (the total volume purchases of the 10 levels) exceed 10,000 MCcoin, for levels 5 and 6 they must have purchased at least 15,000 MCcoin or the overall team investment exceeds 40,000 MCcoin, for levels 7 and 8 at least 50,000 MCcoin or the overall team investment exceeds 160,000 MCcoin and for levels 9 and 10 at least 100,000 MCcoin or overall team investment exceeds 650,000 MCcoin.

All collection and bonus rights on referrals can be modified over time in order to adapt to the market or to new situations or scenarios.

Use of the platform

The user understands and accepts that mind.capital can disclose their communications and activities in mind.capital in response to legal requests from government authorities, including requests from the US Patriot Act, court orders, guarantees or citations or to protect the rights of mind.capital. The user agrees that, in the event that mind.capital exercises any of its rights mentioned herein for any reason, mind.capital will have no liability to him or her.

The user will defend and exonerate mind.capital, its corresponding employees, contractors, agents, successors and managers and will compensate them as soon as possible for each one of the losses, claims, damages, settlements, expenses, costs or responsibilities of any nature (including reasonable attorney fees) to which the aforementioned persons may be subject, or that are derived, based, or are a consequence or related in any way to your use of mind.capital or to third party claims for violation or breach of this legal notice.

mind.capital reserves the right to supervise, prohibit, restrict, block, suspend, end, delete or interrupt access to any user, at any time, without prior notice, without the need to specify any reason for this and at its discretion. mind.capital may remove, delete, block, filter or restrict material by any other means and at the discretion of mind.capital. Likewise mind.capital may interrupt the service or immediately resolve the relationship with the user, without prior notice or responsibility, if it detects a use of its platform or any of the services offered therein, contrary to this Legal Notice or to the Policy and Commercial Network Procedures document. At such a point, your right to use the website will cease immediately. If any purchase has been made, in case of cessation, mind.capital will buy it at the market price at the time the cessation is made. In case of having a balance in the account greater than 50 MCcoin, the user must withdraw that balance.

mind.capital does not control the use that users make of the platform, nor does it guarantee that they do so in accordance with this Legal Notice. mind.capital reserves the right to stop providing any of the services that make up the platform, simply by communicating it on the access screen to the service. It also reserves the right to modify unilaterally, at any time and without prior notice, the conditions of the platform, as well as the services and the Rules of Use of the Platform required for its use.

Security & Access

When creating an account in mind.capital, the user must enter the access password he or she wishes to use. The user must save and safeguard the access password provided and therefore assumes all damages of any kind derived from the breaking or disclosure of said password. The user agrees not to provide anyone with the access data to his or her account. The user can change the passwords at any time from his or her administration panel.

In the event that the user forgets the password, he or she can retrieve it at any time using the email with which he or she registered in the service. In case of not having access to the email used, it will be impossible to recover the keys and therefore access to the account.

It is the responsibility of the user to have access to the email used in the registration to mind.capital, since all communications between mind.capital and the user will be made through that email address.

Limitation of liability

To the maximum extent permitted by law, mind.capital and its affiliates, suppliers, partners, employees and agents do not have any type of obligation or liability in relation to all indirect, incidental, special, punitive or consequential damages or losses or responsibilities arising from or related to your use of the platform or service, or of any content provided by or through the platform or service, even if we have been informed of the possibility of such damages in advance. This limitation applies to damages originating from:

- (i) Your use or inability to use the platform and access to services.
- (ii) The cost of obtaining substitute products or services.
- (iii) Failures that may occur in communications, including deletion, incomplete transmission or delays in the referral, neither is there an undertaking that the transmission network is operational at all times.
- (iv) Unauthorized access in violation of the security measures established by mind.capital and alteration or distribution

of the content you send through the platform, or access to messages or the remission of computer viruses.

- (v) Third-party content made available to you through the platform.
- (vi) Any other matter related to any aspect of the platform and the service, including the website, any current or future applications, email communications and the content of mind.capital on third party sites.

You agree that although we do our best to prevent it from happening, mind.capital cannot be held responsible for the misuse or abuse of any image or content posted on mind.capital.

The user expressly acknowledges that he or she assumes all responsibility related to the risks of security, privacy and confidentiality inherent in sending any content over the Internet. By their very nature, the Internet and web pages cannot be fully protected from malicious or intentional intrusion attempts.

mind.capital does not control third-party or Internet sites through which it decides to send confidential personal information or other content and, therefore, mind.capital does not assume any guarantee against interceptions or commitments regarding your information.

mind.capital has adopted all the legally required security measures for the protection of user data and information. However, mind.capital cannot guarantee the absolute invulnerability of its security systems, nor can it guarantee the security or inviolability of such data in their transmission through the network.

External Links

The links to external sites that mind.capital makes available to users have the sole purpose of facilitating the search for information available on the Internet. mind.capital does not offer or market the products and services available on the linked sites, nor does it assume any responsibility for such products or services.

mind.capital is not responsible for the content of the websites that the user can access through the links established in mind.capital and declares that in no case will it proceed to examine or exercise any type of control over the

content of other websites.

Rights

We reserve all rights that we have not expressly assigned to you.

You may not transfer any of your rights or obligations under this agreement without our consent.

Our rights and obligations may be assigned to other parties, for example, in the event of a change of ownership (that is, if a merger, acquisition or sale of assets is made) or if the law requires it.

Privacy

The user accepts that the data provided by him or her or that will be provided in the future to mind.capital may be subject to treatment. By registering at mind.capital, the user has decided to join the platform, providing his or her consent for the treatment of those personal data provided. The user may access the data provided to make changes (except the name, surname and identity document, passport or identification card, which is the basic identification of the user) or request their deletion in the event of the closure of his or her account. mind.capital has access to and processes the information provided by the user. These data are only used within the platform itself. Likewise, the user accepts that his or her email and the information of the purchases made can be consulted by his or her sponsor, as a way of verifying that the payments of the friend bonus are correct.

The information about the treatment of the data, the purposes and bases of legitimacy, as well as the recipients of the data and their rights as interested parties are gathered in the Privacy policy of the website.

Cookies

The owner of the data must accept the installation of cookies in his or her browser. For more information, you can consult the Cookies policy of mind.capital.

Updating Policies

This document is dated May 4, 2020. mind.capital is alive and in continuous evolution, so it is possible that over time we modify the platform and it is necessary to modify our policies and, consequently, that we must update the Legal Notice. Therefore, the Legal Notice, the Policies and Procedures of the Commercial Network, the Privacy Policy, the Cookies Policy or the website, can be updated at any time and without prior notice and, each time a user accesses mind.capital, the new policy will govern its use and will come into effect after publication. We will try to notify users of changes as far as this is possible, but mind.capital suggests that the user periodically review the policies. If you continue to use mind.capital once the new conditions have been published, the user accepts and agrees to all modifications to this policy. If changes are made to this legal document, the date of the document will be modified. Check the mind.capital website to read the latest version available.

If there are discrepancies between the different versions and languages of this document, the latest version available in Spanish prevails.



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