



Contracting Entity & Governing Law

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1. Contracting Entity. The operator of the CashXChain platform and the contracting party for all customer agreements is CashXChain UG (haftungsbeschränkt), a German company registered under HRB 34664 at Amtsgericht Traunstein. CashXChain UG operates the platform under a license from its holding company, CashXChain Inc.

2. Group Structure. CashXChain Inc. (Delaware, USA) is the parent holding company of the CashXChain group and holds the group's intellectual property. CashXChain UG (haftungsbeschränkt) is currently the sole operating entity. As part of ongoing corporate restructuring, CashXChain UG will be converted into a GmbH and will become a wholly owned subsidiary of CashXChain Inc.; until that reorganisation is completed, CashXChain Inc. holds no equity in CashXChain UG. Additional local subsidiaries in other jurisdictions are planned as the platform expands.

3. Governing Law. These Terms are governed by the laws of the Federal Republic of Germany, excluding the UN Convention on Contracts for the International Sale of Goods (CISG).

4. Jurisdiction. The place of jurisdiction for all disputes arising from or in connection with these Terms is Munich, Germany, to the extent permitted by law and where all parties are merchants (Kaufleute) within the meaning of the German Commercial Code (HGB).