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Savita's Terms & Condition

Last revised: 14 July 2022

Your affirmative act of using our website https://www.savitaglobal.com/ (and all associated sites linked to it) Our services ("Savita Services") signifies that you agree to the following Terms and Conditions of use ("Terms"). If you do not agree, do not use Savita Global Exchange ("us", "we" or "our").

The **Savita Global** Terms & Conditions is entered into between you and **Savita Global** operators (as defined below). By accessing our website (https://www.savitaglobal.com), downloading our app, clicking on "I agree" to accept any **Savita Global** (as defined below) provided by **Savita** (as defined below), you agree that you have read, understood and accepted all of the terms and conditions stipulated in these Terms & Condition as well as our Privacy Policy.

Please read the terms & conditions carefully as they govern your use of **Savita Global Exchange**.

THESE TERMS CONTAIN IMPORTANT PROVISIONS INCLUDING A TRADE PROVISION
THAT REQUIRES ALL CLAIMS TO BE RESOLVED BY WAY OF LEGALLY BINDING
TRADE, BY MAKING USE OF SAVITA GLOBAL EXCHANGE, YOU ACKNOWLEDGE AND
AGREE THAT:

- (1) YOU ARE AWARE OF THE RISKS ASSOCIATED WITH TRANSACTIONS OF DIGITAL CURRENCIES LISTED ON SAVITA EXCHANGE AND THEIR DERIVATIVES;
- (2) YOU SHALL ASSUME ALL RISKS RELATED TO THE USE OF SAVITA EXCHANGE AND TRANSACTIONS OF DIGITAL CURRENCIES LISTED ON THE EXCHANGE AND THEIR DERIVATIVES; AND
- (3) SAVITA SHALL NOT BE LIABLE FOR ANY SUCH RISKS OR ADVERSE OUTCOMES OF YOUR TRADES OR FUTURE TRADES ON THE EXCHANGE.

By accessing, using or attempting to use Savita Exchange in any capacity, you acknowledge that you accept and agree to be bound by these Terms. If you do not agree, do not access Savita or utilize Savita Global Exchange & Its Services.

1. Definitions

(a). **Savita Global** refers to a crypto currency Exchange comprising Savita Global websites (whose domain names include www.savitaglobal.com), mobile applications under developement as at time of

Internet and/or blockchain technologies and offered via Savita's websites, mobile applications, clients and other forms (including new ones enabled by future technological development).

- (c). **Savita Global** Platform Rules refer to all rules, interpretations, announcements, statements, letters of consent and other contents that have been and will be subsequently released by Savita, as well as all regulations, implementation rules, product process descriptions, and announcements published in the Help Center or within products or service processes.
- (d). Users refer to all individuals, institutions or organizations that access, download or use Savita or Savita Services and who meet the criteria and conditions stipulated by Savita Global. If there exist other agreements for such entities as developers, distributors, market makers, and Digital Currencies exchanges, such agreements shall be followed.
- (e). Digital Currencies refer to encrypted or digital tokens or cryptocurrencies with a certain value that are based on blockchain and cryptography technologies and are issued and managed in a decentralized form.
- (e). Digital Assets refer to Digital Currencies, their derivatives or other types of digitalized assets with a certain value.
- (g). Savita Global Accounts refer to the foundational virtual accounts, including main accounts and subaccounts, which are opened by Savita for Users to record on Savita their usage of our Services, transactions, asset changes and basic information. Savita Global Accounts serve as the basis for Users to enjoy and exercise their rights on Savita.
- (h). Crypto-to-crypto Trading refers to spot transactions in which one digital currency is exchanged for another digital currency.
- (i). Fiat Trading refers to spot transactions in which Digital Currencies are exchanged for fiat currencies or vice versa.
- (j). Collateral Accounts: coming soon

2. General Provisions

A. About These Terms & Conditions

i. Contractual Relationship



ii. Supplementary Terms

Due to the rapid development of Digital Currencies, these Terms & Condition between you and Savita Operators do not enumerate or cover all rights and obligations of each party, and do not guarantee full alignment with needs arising from future development. Therefore, THE PRIVACY POLICY, SAVITA GLOBAL PLATFORM RULES, AND ALL OTHER AGREEMENTS ENTERED INTO SEPARATELY BETWEEN YOU AND SAVITA ARE DEEMED SUPPLEMENTARY TERMS THAT ARE AN INTEGRAL PART OF THESE TERMS AND SHALL HAVE THE SAME LEGAL EFFECT. YOUR USE OF SAVITAL GLOBAL SERVICES IS DEEMED YOUR ACCEPTANCE OF THE ABOVE SUPPLEMENTARY TERMS.

iii. Changes to These Terms & Conditions

Savita Global reserves the right to change or modify these Terms in its discretion at any time. Savita Global will notify such changes by updating the terms on its website (www.savitaglobal.com) and modifying the [Last revised] date displayed on this page.. ANY AND ALL MODIFICATIONS OR CHANGES TO THESE TERMS WILL BECOME EFFECTIVE UPON PUBLICATION ON THE WEBSITE OR RELEASE TO USERS. THEREFORE, YOUR CONTINUED USE OF SAVITA EXCHANGE IS DEEMED YOUR ACCEPTANCE OF THE MODIFIED AGREEMENT AND RULES. IF YOU DO NOT AGREE TO ANY CHANGES TO THESE TERMS, YOU MUST STOP USING SAVITA SERVICES IMMEDIATELY. YOU ARE RECOMMENDED TO FREQUENTLY REVIEW THESE TERMS TO ENSURE YOUR UNDERSTANDING OF THE TERMS AND CONDITIONS THAT APPLY TO YOUR ACCESS TO AND USE OF SAVITA EXCHANGE.

iv. Prohibition of Use

BY ACCESSING AND USING SAVITA GLOBAL EXCHANGE, YOU REPRESENT AND WARRANT THAT YOU HAVE NOT BEEN INCLUDED IN ANY TRADE EMBARGOES OR ECONOMIC SANCTIONS LIST (SUCH AS THE UNITED NATIONS SECURITY COUNCIL SANCTIONS LIST), THE LIST OF SPECIALLY DESIGNATED NATIONALS MAINTAINED BY EFCC (THE OFFICE OF THE ECONOMIC FINANCIAL CRIMES COMMISION OR), OR THE DENIED PERSONS OR ENTITY LIST OF THE U.S. DEPARTMENT OF COMMERCE OR AN INDICTED INDIVIDUAL BY FBI (FEDERAL BUREAU OF INVESTIGATION). SAVITA RESERVES THE RIGHT TO CHOOSE MARKETS AND JURISDICTIONS TO CONDUCT BUSINESS, AND MAY RESTRICT OR REFUSE, IN ITS DISCRETION, THE PROVISION OF SAVITA USAGE OR SERVICES IN CERTAIN COUNTRIES OR REGIONS.

Launched on 30/04/2022 Savita Global is a Centralized Cryptocurrency Exchange based in Nigeria with a Global Crypto Service coverage, Savita Exchange is the first Ui Exchange Originated from Africa, Savita is Licensed with Corporate Affairs Commission with Registration Number: 1856331. Savita offers crypto-to-crypto transactions with the 0.1%-1% fee & fiat peer-to-peer transactions with zero fee, Savita offers a number of trading tools: Limit, market, stop limit & stop market orders. Fiat Deposits/Withdrawals are carried out through peer-to-peer, Savita also offers instant Crypto deposits and withdrawals.

Although Savita Global has been committed to maintaining the accuracy of the information provided through Savita Global Exchange, Savita Global cannot and does not guarantee its accuracy, applicability, reliability, integrity, performance or appropriateness, nor shall Savita Global be liable for any loss or damage that may be caused directly or indirectly by your use of these contents. The information about *Savita Global may change without notice*, and the main purpose of providing such information is to help Users make independent decisions. *Savita Global* does not provide investment or consulting advice of any kind, and is not responsible for the use or interpretation of information on Savita Global or any other communication medium. All Users of Savita Global Services must understand the risks involved in Digital Assets trading, and are recommended to exercise prudence and trade responsibly within their own capabilities.

C. Savita Account Registration and Requirements i. Registration

To register a Savita Account Visit here before using Savita Global Exchange. When you register a Savita Account, you must provide the following informations; usernsme,email addresss,phone number,password then verify you are not a robot, and accept these Terms, the Privacy Policy and other Savita Global Platform Rules. You must agree to provide complete and accurate information when opening a Savita Account and agree to timely update any information you provide to Savita to maintain the integrity and accuracy of the information. Each User (including natural person, business or legal entity) may maintain only one main account at any given time. However, Users can open one or more subaccounts under the main account with the consent of Savita Global. For certain Savita rules, you may be required to set up a specific account independent from your Savita Account, based on the provisions of these Terms or the Supplementary Terms. for coperation & businesses you should contact Savita Business Account Creation officers by clicking here.

by registering to use a Savita Account, you represent and warrant that (i) as an individual, you are at least 18 or are of legal age to form a binding contract under applicable laws; (ii) as an individual, legal person, or other organization, you have full legal capacity and sufficient authorizations to enter into these Terms; (iii) you are not engaged in any form of fraud or financial crimes or on any cybercrime wanted list; (iv) you do not currently have a Savita Account; (v) you will use savita for it's original purpose; (vi) your use of Savita exchange will not violate any and all laws and regulations applicable to you, including but not limited to regulations on anti-money laundering, anti-corruption, and counterterrorist financing.

iii. User Identity Verification

Your registration of an account with Savita Global will be deemed your agreement to provide required personal information for identity verification. Such information will be used to verify Users' identity, identify traces of money laundering, terrorist financing, fraud and other financial crimes through Savita Global, or for other lawful purposes stated by Savita. In compliance with global industry standards on data storage. You also authorize us to conduct necessary investigations directly or through a third party to verify your identity or protect you and/or us from financial crimes, such as fraud. The information we require to verify your identity may include, but is not limited to, your name, email address, contact information, phone number, username, government-issued ID, date of birth, and other information collected during account registration. When providing the required information, you confirm it is true and accurate.

iv. Emails

By creating an account on Savita Exchange, you agree that Savita can use your email address to send you marketing materials, service-related notices, important information messages, special offers, etc. You can unsubscribe from this by clicking on the link provided in the emails.

Please Note: Savita Global Exchange may update these Rules at any time.

AFTER REGISTRATION, YOU MUST ENSURE THAT THE INFORMATION IS TRUE, COMPLETE, AND TIMELY UPDATED WHEN CHANGED. IF THERE ARE ANY GROUNDS FOR BELIEVING THAT ANY OF THE INFORMATION YOU PROVIDED IS INCORRECT, FALSE, OUTDATED OR INCOMPLETE, SAVITA RESERVES THE RIGHT TO SEND YOU A NOTICE TO DEMAND CORRECTION, DIRECTLY DELETE THE RELEVANT INFORMATION, AND, AS THE CASE MAY BE, TERMINATE ALL OR PART OF SAVITA SERVICES WE PROVIDE FOR YOU. IF WE ARE UNABLE TO REACH YOU WITH THE CONTACT INFORMATION YOU PROVIDED, YOU SHALL BE FULLY LIABLE FOR ANY LOSS OR EXPENSE CAUSED TO SAVITA DURING YOUR USE OF SAVITA GLOBAL

REGISTERING AN ACCOUNT, YOU HEREBY AUTHORIZE SAVITA TO CONDUCT INVESTIGATIONS THAT SAVITA CONSIDERS NECESSARY, EITHER DIRECTLY OR THROUGH A THIRD PARTY, TO VERIFY YOUR IDENTITY OR PROTECT YOU, OTHER USERS FROM FRAUD OR OTHER FINANCIAL CRIMES, AND TO TAKE NECESSARY ACTIONS BASED ON THE RESULTS OF SUCH INVESTIGATIONS. YOU ALSO ACKNOWLEDGE AND AGREE THAT YOUR PERSONAL INFORMATION MAY BE DISCLOSED TO CREDIT BUREAUS AND AGENCIES FOR FRAUD PREVENTION OR FINANCIAL CRIME PREVENTION, WHICH MAY RESPOND TO OUR INVESTIGATIONS IN FULL.

iv. Account Usage Requirements

The Savita Account can only be used by the account registrant. Savita reserves the right to suspend, freeze or cancel the use of Savita Accounts by persons other than account registrant. If you suspect or become aware of any unauthorized use of your username and password, you should notify Savita immediately. Savita Global assumes no liability for any loss or damage arising from the use of Savita Account by you or any third party with or without your authorization, therefore you must enable 2 factor authentication on your account, use a Strong PIN to secure your wallet & use keep your log in details out of reach of third-party.

v. Account Security

Savita Global has been committed to maintaining the security of User entrusted funds, and has implemented industry standard protection for Savita Global Exchange. However, the actions of individual Users may pose risks. You shall agree to treat your access credentials (such as username, password and 4 digit PIN) as confidential information, and not to disclose such information to any third party. You also agree to be solely responsible for taking the necessary security measures to protect your Savita Account and personal information, Savita will in no way through email, text or chat ask for your log in credentials, you are adviced to use 2 Factor Authentication to tighten your account security after your PIN.

You should be solely responsible for keeping safe of your Savita Account and password, and be responsible for all the transactions under your Savita Account. Savita assumes no liability for any loss or consequences caused by authorized or unauthorized use of your account credentials, including but not limited to information disclosure, information release, consent or submission of various rules and agreements by clicking on the website, online agreement renewal, etc.

Account and password or any other violation of security rules; you should contact savita immediety if you notice any unauthorized use of your Account. Contact Support

- you will strictly abide by all mechanisms or procedures of Savita regarding security, authentication, trading, charging, and withdrawals; and
- you will take appropriate steps to logout from Savita at the end of each visit.

3. Savita Services

Upon completion of the registration and identity verification for your Savita Account, you may use various Savita Global Services, including but not limited to, Crypto-to-crypto Trading, Fiat peer-to-peer, Savita Launchpad, Savita Lending (New), participating in User activities held by Savita, etc., in accordance with the provisions of these Terms (including Savita Platform Rules and other individual agreements). Savita has the right to:

- 1. Provide, modify or terminate, in its discretion, any Savita Exchange based on its development plan; and
- 2. Allow or prohibit some Users' use of any Savita Services in accordance with relevant Savita Platform Rules.

A. Service Usage Guidelines

i. License

Provided that you constantly comply with the express terms and conditions stated in these Terms, Savita grants you a revocable, limited, royalty-free, non-exclusive, non-transferable, and non-sublicensable license to access and use Savita Services through your computer or Internet compatible devices for your personal/internal purposes. You are prohibited to use Savita Services for resale or commercial purposes, including transactions on behalf of other persons or entities. All the above actions are expressly prohibited and constitute a material violation of these Terms. The content layout, format, function and access rights regarding Savita Services should be stipulated in the discretion of Savita. Savita reserves all rights not expressly granted in these Terms. Therefore, you are hereby prohibited from using Savita Services in any way not expressly authorized by these Terms.

These Terms only grant a limited license to access and use Savita Services. Therefore, you hereby agree that when you use Savita Services, Savita does not transfer Savita Services or the ownership or intellectual property rights of any Savita intellectual property to you or anyone else. All the text,



structure, selection, coordination, expression, look and feel, and layout of any content included in the services or provided through Savita Services, are exclusively owned, controlled and/or licensed by Savita Global Trading Ltd, parent companies, licensors or affiliates.

Savita owns any feedback, suggestions, ideas, or other information or materials (hereinafter collectively referred to as "Feedback") about Savita Services that you provide through email, Savita Services, or other ways. You hereby transfer all rights, ownership and interests of the Feedback and all related intellectual property rights to Savita. You have no right and hereby waive any request for acknowledgment or compensation based on any Feedback, or any modifications based on any Feedback.

ii. Restriction

When you use Savita Exchange, you agree and undertake to comply with the following provisions:

During the use of Savita Exchange, all activities you carry out should comply with the requirements of applicable laws and regulations, these Terms, and various guidelines of Savita; Your use of Savita Exchange should not violate public interests, public morals, or the legitimate interests of others, including any actions that would interfere with, disrupt, negatively affect, or prohibit other Users from using Savita Exchange; You agree not to use Savita Exchange for market manipulation (such as pump and dump schemes, wash trading, self-trading, front running, quote stuffing, and spoofing or layering, regardless of whether prohibited by law);

Without written consent from Savita, the following commercial uses of Savita data are prohibited:

- 1) Trading services that make use of Savita quotes or market bulletin board information.
- 2) Data feeding or streaming services that make use of any market data of Savita.
- 3) Any other websites/apps/services that charge for or otherwise profit from (including through advertising or referral fees) market data obtained from Savita. Without prior written consent from Savita, you may not modify, replicate, duplicate, copy, download, store, further transmit, disseminate, transfer, disassemble, broadcast, publish, remove or alter any copyright statement or label, or license, sub-license, sell, mirror, design, rent, lease, private label, grant security interests in the properties or any part of the properties, or create their derivative works or otherwise take advantage of any part of the properties. (if you want any of these you can reach out to u here

obtain, copy or monitor any part of the properties, or replicate or bypass the navigational structure or presentation of Savita Exchange in any way, in order to obtain or attempt to obtain any materials, documents or information in any manner not purposely provided through Savita Exchange; (ii) attempt to access any part or function of the properties without authorization, or connect to Savita Services or any Savita servers or any other systems or networks of any Savita Services provided through the services by hacking, password mining or any other unlawful or prohibited means; (iii) probe, scan or test the vulnerabilities of Savita Services or any network connected to the properties, or violate any security or authentication measures on Savita Services or any network connected to Savita Services; (iv) reverse look-up, track or seek to track any information of any other Users or visitors of Savita Services; (v) take any actions that imposes an unreasonable or disproportionately large load on the infrastructure of systems or networks of Savita Exchange or Savita, or the infrastructure of any systems or networks connected to Savita Exchange; (vi) use any devices, software or routine programs to interfere with the normal operation of Savita Exchange or any transactions on Savita Exchange, or any other person's use of Savita; (vii) forge headers, impersonate, or otherwise manipulate identification, to disguise your identity or the origin of any messages or transmissions you send to Savita, or (viii) use Savita Exchange in an illegal way.

By accessing Savita Services, you agree that Savita has the right to investigate any violation of these Terms, unilaterally determine whether you have violated these Terms, and take actions under relevant regulations without your consent or prior notice.

Examples of such actions include, but are not limited to:

Blocking and closing order requests; Freezing your account; Reporting the incident to the authorities; Publishing the alleged violations and actions that have been taken; Deleting any information you published that are found to be violations.

B. Crypto-to-crypto Trading

Upon completion of the registration and identity verification for your Savita Account, you may conduct Crypto-to-crypto Trading on Savita in accordance with the provisions of these Terms and Conditions in Savita Platform Rules.

i. Orders

Upon sending an instruction of using Savita Services for Crypto-to-crypto Trading (an "Order"), your account will be immediately updated to reflect the open Orders, and your Orders will be included in Savita's order book to match other users' Orders. If one of your Orders fully or partially matches another user's Order, Savita will execute an exchange (a "Transaction"). Once the Transaction is executed, your account will be updated to reflect that the Order has been fully executed and closed, or the Order has



Digital Currencies involved in your Transaction.

ii. Cancellation

For Orders initiated through Savita Services, you may only cancel them before they have been matched with other Users' Orders. Once your Order has been matched with another user's Order, you may not change, revoke or cancel Savita's authorization to complete the Order. For any partially matched Order, you may cancel the unmatched part of the Order unless such portion has been matched. Savita reserves the right to reject any cancellation request related to the Order you have submitted. If your account does not have sufficient amount of Digital Currencies to execute an Order, Savita may cancel the entire Order, or execute part of the Order with the amount of Digital Currencies you have in your account (in each case, any Transaction related fees payable to Savita are deducted as stated in paragraph (3B. iii) below).

iii. Fees

You agree to pay Savita the fees specified in http://www.savitaglobal/fee. Savita may, in its discretion, update the fees at any time. Any updated fee will apply to any sales or other Transactions that occur following the effective date of the updated fees. You authorize Savita to deduct from your account any applicable fees that you owe under these Terms.

iv. Other Types of Crypto-to-crypto Trading

In addition to the Crypto-to-crypto Trading that allows users to directly place orders as mentioned in paragraph (3B. i) above, Savita may, in its discretion, provide technical and platform services for other types of Crypto-to-crypto Trading under its separately formulated Savita Platform Rules, such as One Cancels the Other (OCO) and block trade.

C. Fiat Trading

Prior to conducting Fiat Trading, in accordance with type of fiat trading, you shall separately read and agree User Agreements with various Savita partnered platform, and comply with the Legal Statement, Privacy Policy, Savita Platform Rules related to Fiat Trading as well as the business rules of such partners, following the completion of the registration and identity verification for your Savita Account, if applicable. a Fiat Payments. this is only applicable to Nigeria users as at the time of updating these Terms and Conditions; KYC 2 verification will be required to utilize fiat deposit and withdrawal service in Savita, you can submit your bank statement and a selfie, an approval will commence in 24 hours, you will then be able to deposit and withdraw fiat with your Savita Account through peer-to-peer,

i. Terms of Seller (A person who has placed USDT or Other Crypto For Sale On Savita P2P)

regulation on the cryptocurrencies in many countries, you shall not include any crypto related word while making mobile transfers, crypto rlated words include (bitcoin BTC, Ethereum ETH, Tehter USDT. Savita SVT, Crypto currency) etc. if by any chance or mistake you include crypto related words on "purpose of transaction" or "description" your release of crypto might be delayed by the reciever due to the following reasons (i) his bank account must have been restricted by his bank (ii) his account might be on watchlist by their various financial providers /banks.

D. Savita Loan (Savita External Loan)

Savita External Loan maybe refered to as a Loans that can be withdrawn externally on Crypto or fiat, Users of Savita Exchnage will access upto 100,000 USDT Monthly, There will be 5 stages for Savita Loan Qualifications, Users of Savita are advice to read these terms carefully to enable full understanding of Savita Loan Service before proceeding to request

Terms of Savita Loan:

- i. This loans are issued on a monthly basis and repayment plan will be determined by the choice of the reciepient between 1-12 months
- ii. The recipient agree to pay whatever percentage being attached to any level of loan issued on Savita Loan Service
- iii. He/She (recipient) agreed that a certain amount on their wallet will be locked as colleteral for the number of months their external loan will be repaid with their interest, this will be funds in crypto, fiat or USDT.
- iv. He/She (recipient) agreed that the External Loan will be used properly for the purpose in which it was issued.
- v. He/She (recipient) agreed that the External Loan when withdrawn out from Savita, Repayment shall be automatically deducted with full interest on the exact calander date & time as it is due for repayment.
- vi. He/She (recipient) agreed that upon obtaining a loan from Savita that He/She (recipient) shall not violate the terms of these loan and that He/She (recipient) shall meet up with the Requirements before applying for these external Loan.
- LEVEL 1: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must trade upto \$1000 on spot Monthly (30 days) to enable you qualify for 5% of your Trade in other words you can obtain upto \$50 at Every \$1000 Traded on Savita Spot. (c) Repayment Plan (30 days) and 0.5% interest will be charged.

10% of your Trade in other words you can obtain upto \$500 at Every \$5000 Traded on Savita Spot. (c) Repayment Plan (60 days) and 1% interest will be charged.

LEVEL 3: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must trade upto \$10,000 on spot Monthly (30 days) to enable you qualify for 15% of your Trade in other words you can obtain upto \$1,500 at Every \$10,000 Traded on Savita Spot. (c) Repayment Plan (90 days) and 1.5% interest will be charged.

LEVEL 4: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must trade upto \$20,000 on spot Monthly (30 days) to enable you qualify for 20% of your Trade in other words you can obtain upto \$4,000 at Every \$20,000 Traded on Savita Spot. (c) Repayment Plan (180 days) and 2% interest will be charged

LEVEL 5: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must trade upto \$50,000 on spot Monthly (30 days) to enable you qualify for 30% of your Trade in other words you can obtain upto \$15,000 at Every \$50,000 Traded on Savita Spot. (c) Repayment Plan (365 days) and 3% interest will be charged.

Please Note: The Terms from Level 1-5 Outline above is applicable to Buy, Sell and Fiat (P2P) Withdrawals on Savita Exchange.

E. Savita Crypto Lending (Internal Trading Loan)

Savita Internal Loan maybe refered to as a Loans that cant be withdrawn externally but can be traded on Savita Spot Trading for profits, Users of Savita Exchnage will access upto 100,000 USDT Monthly Capital For Trading, There will be 5 stages for Savita Lending Qualifications, Users of Savita are advice to read these terms carefully to enable full understanding of Savita Loan Service before proceeding to request.

Terms of Savita Lending:

- i. This loans are issued on a monthly basis and repayment plan will be determined by the agreement with Savita Lending Service and the reciepient between 1-12 months
- ii. The recipient agree to pay whatever percentage of intrest being attached to any level of loan issued on Savita CryptoLend Service
- iii. He/She (recipient) agreed that a certain amount on their wallet will be locked as colleteral for the number of months their internal crypto lended will be repaid with their interest, this will be funds in crypto, fiat or USDT.

v. He/She (recipient) agreed that the upon accessing the Internal Crypto Loan being Lended by Savita , While Trading , He/She (recipient) shall carefully analyze the market and trade with care and also know when to stop and sell , Repayment shall be automatically deducted with full interest on the exact calander date & time as it is due for repayment.

vi. He/She (recipient) agreed that upon obtaining a crypto loan from Savita that He/She (recipient) shall not violate the terms of these loan and that He/She (recipient) shall meet up with the Requirements before applying for these internal Loan.

LEVEL 1: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must have traded upto \$1000 on spot Monthly (30 days) to enable you qualify for 10% of your Trade in other words you can obtain upto 100 USDT at Every \$1000 Traded on Savita Spot Only. (c) Repayment Plan (30 days) and 0.2% interest will be charged.

LEVEL 2: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must have traded upto \$10,000 on spot Monthly (30 days) to enable you qualify for 30% of your Trade in other words you can obtain upto \$3,000 at Every \$10,000 Traded on Savita Spot. (c) Repayment Plan (60 days) and 0.6% interest will be charged.

LEVEL 3: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must have traded upto \$30,000 on spot Monthly (30 days) to enable you qualify for 40% of your Trade in other words you can obtain upto \$12,000 at Every \$30,000 Traded on Savita Spot. (c) Repayment Plan (90 days) and 1.2% interest will be charged.

LEVEL 4: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must have traded upto \$50,000 on spot Monthly (30 days) to enable you qualify for 50% of your Trade in other words you can obtain upto \$25,000 at Every \$50,000 Traded on Savita Spot. (c) Repayment Plan (180 days) and 1.5% interest will be charged

LEVEL 5: The Qualifications to Obtain these loans are as follows; (a) you must be a verified user of Savita Exchange (b) you must have traded upto \$100,000 on spot Monthly (30 days) to enable you qualify for 70% of your Trade in other words you can obtain upto \$70,000 at Every \$100,000 Traded on Savita Spot. (c) Repayment Plan (365 days) and 2% interest will be charged.

Please Note: The Terms from Level 1-5 Outline above is applicable to Buy,Sell on Savita Exchange also Note that Savita will not be sharing your profit with you,however you pay up the interest and the capital at every due calander date, you can request for another Trading Capital Loan if you wish to, also note that your profit or loss will not be dtermine by savita but by the market prices, Savita wishes

will not be able to withdraw the trading capital externally, however after the due date when your trade capital and interest is fully paid you can withdraw your profits.

4. Liabilities

A. Disclaimer of Warranties

TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW, SAVITA EXCANGE, SAVITA PRODUCT & SERVICE OR OTHER ITEM PROVIDED BY OR ON BEHALF OF SAVITA GLOBAL EXCHANGE ARE OFFERED ON AN "AS IS" AND "AS AVAILABLE" BASIS, AND SAVITA EXPRESSLY DISCLAIMS, AND YOU WAIVE, ANY AND ALL OTHER WARRANTIES OF ANY KIND, WHETHER **EXPRESS OR IMPLIED, INCLUDING, WITHOUT** LIMITATION, WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE OR NON-INFRINGEMENT OR WARRANTIES ARISING FROM COURSE OF PERFORMANCE, COURSE OF DEALING OR USAGE IN TRADE. WITHOUT LIMITING THE FOREGOING, SAVITA DOES NOT REPRESENT OR WARRANT THAT THE SITE, SAVITA SERVICES OR SAVITA PRODUCTS ARE ACCURATE, COMPLETE, RELIABLE, CURRENT, ERROR-FREE, OR FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. SAVITA DOES NOT GUARANTEE THAT ANY ORDER WILL BE EXECUTED, ACCEPTED, RECORDED OR REMAIN OPEN. **EXCEPT FOR THE EXPRESS STATEMENTS, AGREEMENTS** AND RULES SET FORTH IN THESE TERMS, YOU HEREBY ACKNOWLEDGE AND AGREE THAT YOU HAVE NOT RELIED UPON ANY OTHER STATEMENT OR AGREEMENT, WHETHER WRITTEN OR ORAL, WITH RESPECT TO YOUR USE AND ACCESS OF SAVITA GLOBAL EXCHANGE. WITHOUT LIMITING THE FOREGOING, YOU HEREBY UNDERSTAND AND AGREE

- (A) ANY INACCURACY, DEFECT OR OMISSION OF DIGITAL ASSETS PRICE DATA,
- (B)ANY ERROR OR DELAY IN THE TRANSMISSION OF SUCH DATA,
- (C) INTERRUPTION IN ANY SUCH DATA,
- (D) REGULAR OR UNSCHEDULED MAINTENANCE CARRIED OUT BY SAVITA AND SERVICE INTERRUPTION AND CHANGE RESULTING FROM SUCH MAINTENANCE,
- (E) ANY DAMAGES INCURRED BY OTHER USERS' ACTIONS, OMISSIONS OR VIOLATION OF THESE TERMS,
- (F) ANY DAMAGE CAUSED BY ILLEGAL ACTIONS OF OTHER THIRD PARTIES OR ACTIONS WITHOUT AUTHORIZED BY SAVITA; AND
- (G) OTHER EXEMPTIONS MENTIONED IN DISCLAIMERS AND PLATFORM RULES ISSUED BY SAVITA.
- THE DISCLAIMER OF IMPLIED WARRANTIES CONTAINED HEREIN MAY NOT APPLY IF AND TO THE EXTENT IT IS PROHIBITED BY APPLICABLE LAW OF THE JURISDICTION IN WHICH YOU RESIDE.
- B. Disclaimer of Damages and Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL SAVITA, IT'S AFFILIATES AND THEIR RESPECTIVE SHAREHOLDERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES, ATTORNEYS, AGENTS, REPRESENTATIVES, SUPPLIERS OR CONTRACTORS BE LIABLE FOR ANY INCIDENTAL, INDIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL OR SIMILAR DAMAGES OR LIABILITIES WHATSOEVER (INCLUDING, WITHOUT LIMITATION, DAMAGES FOR LOSS OF DATA, INFORMATION, REVENUE, PROFITS OR OTHER BUSINESSES OR FINANCIAL BENEFITS) ARISING

BY OR ON BEHALF OF SAVITA AND ITS AFFILIATES, WHETHER UNDER CONTRACT, STATUTE, STRICT LIABILITY OR OTHER THEORY EVEN IF SAVITA HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES EXCEPT TO THE EXTENT OF A FINAL JUDICIAL DETERMINATION THAT SUCH DAMAGES WERE A RESULT OF SAVITA'S GROSS NEGLIGENCE, FRAUD, WILLFUL MISCONDUCT OR INTENTIONAL VIOLATION OF LAW. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

NOTWITHSTANDING THE FOREGOING, IN NO EVENT WILL THE LIABILITY OF SAVITA, ITS AFFILIATES AND THEIR RESPECTIVE SHAREHOLDERS, MEMBERS, DIRECTORS, OFFICERS, EMPLOYEES, ATTORNEYS, AGENTS, REPRESENTATIVES, SUPPLIERS OR CONTRACTORS ARISING OUT OF SERVICES OFFERED BY OR ON BEHALF OF SAVITA AND ITS AFFILIATES, ANY PERFORMANCE OR NON-PERFORMANCE OF SAVITA SERVICES, OR ANY OTHER PRODUCT, SERVICE OR OTHER ITEM, WHETHER UNDER CONTRACT, STATUTE, STRICT LIABILITY OR OTHER THEORY, EXCEED THE AMOUNT OF THE FEES PAID BY YOU TO SAVITA UNDER THESE TERMS IN THE TWELVE-MONTH PERIOD IMMEDIATELY PRECEDING THE EVENT GIVING RISE TO THE CLAIM FOR LIABILITY.

C. Indemnification

You agree to indemnify and hold harmless Savita Operators, their affiliates, contractors, licensors, and their respective directors, officers, employees and agents from and against any claims, actions, proceedings, investigations, demands, suits, costs, expenses and damages (including attorneys' fees, fines or penalties imposed by any regulatory authority) arising out of or related to (i) your use of, or conduct in connection with, Savita Services, (ii) your breach or our enforcement of these Terms, or (iii)

their respective directors, officers, employees or agents pursuant to these Terms, Savita will have the right, in its sole discretion, to control any action or proceeding and to determine whether Savita wishes to settle, and if so, on what terms.

D. Announcements

Please be aware that all official announcements, news, promotions, competitions and airdrops will be listed on Savita's Telegram channel, Facebook Official page: Twiter & Instagram. USERS UNDERTAKE TO REFER TO THESE MATERIALS REGULARLY AND PROMPTLY. SAVITA WILL NOT BE HELD LIABLE OR RESPONSIBLE IN ANY MANNER OF COMPENSATION SHOULD USERS INCUR PERSONAL LOSSES ARISING FROM IGNORANCE OR NEGLIGENCE OF THE ANNOUNCEMENTS & UNFORTUNATELUY FALL PREY TO CLONERS OR FRAUDSTERS WHO MIGHT BE MIMICKING OUR SYSTEM TO FIND VICTIMS.

5. Termination of Agreement

A. Suspension of Savita Accounts

You agree that Savita shall have the right to immediately suspend your Savita Account (and any accounts beneficially owned by related entities or affiliates), freeze or lock the Digital Assets or funds in all such accounts, and suspend your access to Savita for any reason including if Savita suspects any such accounts to be in violation of these Terms & Conditions, our Privacy Policy, or any applicable laws and regulations. You agree that Savita shall not be liable to you for any permanent or temporary modification of your Savita Account, or suspension or termination of your access to all or any portion of Savita Services. Savita shall reserve the right to keep and use the transaction data or other information related to such Savita Accounts. The above account controls may also be applied in the following cases:

(i) The Savita Account is subject to a governmental proceeding, criminal investigation or other pending litigation; (ii) We detect unusual activities in the Savita Account; (iii) We detect unauthorized access to the Savita Account; (iv) We are required to do so by a court order or command by a regulatory/government authority.

B. Cancellation of Savita Accounts

In case of any of the following events, Savita shall have the right to directly terminate these Terms by cancelling your Savita Account, and shall enjoy the right but not the obligation to permanently freeze



after Savita terminates her services to you; you allegedly register or register in any other person's name as a Savita User again, directly or indirectly; the information that you have provided is untruthful, inaccurate, outdated or incomplete; when these Terms are amended, you state your unwillingness to accept the amended Terms by applying for cancellation of your Savita Account or by other means; you request that Savita Services to you be terminated; and any other circumstances where Savita deems it should terminate Savita Services.

Should your Savita Account be terminated if you violate these terms?,

- the account and transactional information that meet data retention standards will be securely stored for 10 years. In addition, if a transaction is unfinished during the account termination process;
- Savita shall have the right to notify your counterparty of the situation at that time. You acknowledge that a user-initiated account exit (right to erasure under GDPR or other equivalent regulations) will also be subjected to the termination protocol stated above.
- If Savita is informed that any Digital Assets or funds held in your Savita Account are stolen or otherwise are not lawfully possessed by you, Savita may, but has no obligation to, place an administrative hold on the affected funds and your Savita Account until ongoing lawsuit (if any) or law angency investigation is finalized.
- If Savita does lay down an administrative hold on some or all of your funds or Savita Account, Savita may continue such hold until such time as the dispute has been resolved and evidence of the resolution acceptable to Savita has been provided to Savita in a form acceptable to Savita. Savita will not involve itself in any such dispute or the resolution of the dispute.
- You agree that Savita will have no liability or responsibility for any such hold, or for your inability to withdraw Digital Assets or funds or execute trades during the period of any such hold.

C. Remaining Funds After Savita Account Termination

Once a Savita Account is closed/withdrawn, all remaining account balance (which includes charges, Loans and liabilities owed to Savita) will be payable immediately to Savita. Upon payment of all outstanding charges to Savita (if any), Users will have 10 business days to withdraw all Digital Assets or funds from the account.

Remaining Funds After Savita Account Termination Due to Fraud, Violation of Law, or Violation of These TermsSavita maintains full custody of the Digital Assets, funds and User data/information which

6. No Financial Advice

Savita Global is not your broker, intermediary, agent, or financial advisor and has no fiduciary relationship or obligation to you in connection with any trades or other decisions or activities effected by you using Savita Services. No communication or information provided to you by Savita is intended as, or shall be considered or construed as, investment advice, financial advice, trading advice, or any other sort of advice. Unless otherwise specified in these Terms, all trades are executed automatically, based on the parameters of your order instructions and in accordance with posted trade execution procedures, and you are solely responsible for determining whether any investment, investment strategy or related transaction is appropriate for you according to your personal investment objectives, financial circumstances and risk tolerance, and you shall be solely responsible for any loss or liability therefrom. You should consult legal or tax professionals regarding your specific situation. Savita does not recommend that any Digital Asset should be bought, earned, sold, or held by you. Before making the decision to buy, sell or hold any Digital Asset, you should conduct your own due diligence and consult your financial advisors prior to making any investment decision. Savita will not be held responsible for the decisions you make to buy, sell, or hold Digital Asset based on the information provided by Savita.

7. Compliance with Local Laws

It is Users' responsibility to abide by local laws in relation to the legal usage of Savita Services in their local jurisdiction as well as other laws and regulations applicable to Users. Users must also factor, to the extent of their local laws all aspects of taxation, the withholding, collection, reporting and remittance to their appropriate tax authorities. ALL USERS OF SAVITA SERVICES ACKNOWLEDGE AND DECLARE THAT THEIR FUNDS COME FROM LEGITIMATE SOURCES AND DO NOT ORIGINATE FROM ILLEGAL ACTIVITIES; USERS AGREE THAT SAVITA WILL REQUIRE THEM TO PROVIDE OR OTHERWISE COLLECT THE NECESSARY INFORMATION AND MATERIALS AS PER RELEVANT LAWS OR GOVERNMENT ORDERS TO VERIFY THE LEGALITY OF THE SOURCES AND USE OF THEIR FUNDS. Savita maintains a stance of cooperation with law enforcement authorities globally and will not hesitate to seize, freeze, terminate Users' accounts and funds which are flagged out or investigated by legal mandate.

8. Privacy Policy

Access to Savita Services will require the submission of certain personally identifiable information.

Please review Savita's Privacy Policy for a summary of Savita's guidelines regarding the collection and

Action Waiver

PLEASE READ THIS SECTION CAREFULLY, AS IT INVOLVES A WAIVER OF CERTAIN RIGHTS TO BRING LEGAL PROCEEDINGS, INCLUDING AS A CLASS ACTION.

i . Notice of Claim and Dispute Resolution Period. Please contact Savita first! Savita wants to address your concerns without resorting to formal legal proceedings, if possible. If you have a dispute with Savita, then you should contact Savita and a ticket number will be assigned. Savita will attempt to resolve your dispute internally as soon as possible. The parties agree to negotiate in good faith to resolve the dispute (which discussions shall remain confidential and be subject to applicable rules protecting settlement discussions from use as evidence in any legal proceeding).

In the event the dispute cannot be resolved satisfactorily, and you wish to assert a legal claim against Savita, then you agree to set forth the basis of such claim in writing in a "Notice of Claim," as a form of prior notice to Savita. The Notice of Claim must (1) describe the nature and basis of the claim or dispute, (2) set forth the specific relief sought, (3) provide the original ticket number, and (4) include your Savita account email. The Notice of Claim should be submitted to an email address or hyperlink provided in your correspondence with Savita. After you have provided the Notice of Claim to Savita, the dispute referenced in the Notice of Claim may be submitted by either Savita or you to arbitration in accordance. For the avoidance of doubt, the submission of a dispute to Savita for resolution internally and the delivery of a Notice of Claim to Savita are prerequisites to commencement of an arbitration proceeding (or any other legal proceeding). During the arbitration, the amount of any settlement offer made by you or Savita shall not be disclosed to the arbitrator.

TO BE CONTINUED MAKE SURE YOU READ AND UNDERSTAND
THESE TERMS BEFORE YOUR USE OF SAVITA OR SAVITA SERVICES

