x2xPro Terms of Use

Effective: October 19, 2026
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Version: TOU-2026-10-19

Please read these Terms of Use (the "Terms") carefully. They are a binding agreement between you and x2xPro LLC, a Wyoming limited liability company with its main office at 200 S Wilcox St, STE 186, Castle Rock, CO 80104 ("x2xPro," "we," "us," and "our"). These Terms cover the x2xPro mobile app (the "App"), our website at x2xpro.com and any x2xPro web app (the "Site"), and the related features and services we provide (together, the "Services"). Some parts of the Services are provided by other companies under their own terms (Section 21).

IMPORTANT: THESE TERMS INCLUDE AN AGREEMENT TO ARBITRATE AND A CLASS-ACTION WAIVER (SECTION 35). YOU CAN OPT OUT OF ARBITRATION WITHIN 30 DAYS AFTER YOU FIRST ACCEPT THESE TERMS.

The short version (the full Terms below control)

- x2xPro is self-custody wallet software for the XRP Ledger, with tools for construction work.
- You control your wallet. x2xPro doesn't hold your keys and has no signer on your wallet. Sends on the XRP Ledger are final, and x2xPro can't reverse them.
- Digital assets can change in value, and they aren't government-insured.
- Where AI features are available, they can make mistakes and aren't professional advice. Check AI output before you rely on it.
- Where the App offers a way to buy digital assets, a third-party provider sells them under its own terms. x2xPro doesn't sell digital assets.
- Contractors write their own profiles. x2xPro doesn't recommend or back any contractor or their work, and doesn't confirm insurance, references or reviews. Check licenses and references yourself before you hire or pay.
- The Services are for people 18 or older in the United States.

1. Accepting These Terms

1.1 How you accept. You accept these Terms by agreeing to them in the App when asked, or by using the Services. If you do not agree, do not access or use the Services.

1.2 Using x2xPro for a business. If you use the Services for a company or other organization (a "Business"), you confirm that you have authority to accept these Terms for it, and "you" includes the Business. The Business is responsible for everyone who uses the Services under its account.

1.3 Extra terms. Some features may have extra terms that we show you before you use them, such as the terms of a promotion. Those terms are part of these Terms for that feature, and they control for that feature if they conflict with these Terms.

1.4 Testing by our team. We may allow our personnel and contractors to use the Services for testing under separate terms.

2. Privacy Policy

Please read the x2xPro Privacy Policy at x2xpro.com/privacy. It explains how we collect, use, and share personal information, including what we share with service providers, AI providers, and other providers you choose to use. When you accept these Terms, you confirm that you have read it.

3. What x2xPro Is, and What It Isn't

3.1 Self-custody software. x2xPro provides software you use to manage your own self-custody wallet on the XRP Ledger (the "XRPL"), plus tools for construction work, such as orders, lien waivers, and a contractor directory, where available in the App. The App shows amounts in U.S. dollars for convenience, but your wallet holds digital assets, not U.S. dollars.

3.2 We don't hold your keys. x2xPro doesn't hold your keys, has no signer on your wallet, and can't sign transactions for you or move, freeze, or reverse the digital assets in your wallet. You confirm and sign every payment you send.

3.3 No fiduciary role; no interest. x2xPro is not your agent, trustee, or fiduciary. Digital assets can change in value and aren't government-insured. x2xPro pays no interest or yield.

3.4 No professional advice. Nothing in the Services, including AI output, templates, and Directory listings, is legal, financial, investment, tax, accounting, engineering, or licensing advice. You are responsible for your own decisions. Talk to a qualified professional when you need advice.

4. Using the Services

Do not use the Services in a way that could harm, overload, damage, disable, or otherwise adversely affect (i) the Services; (ii) another person's ability to use the Services; or (iii) the services and products of any third party, including any device you use to access the App. You must follow all

laws and rules that apply to you and to downloading, installing, and using the App, including the usage policies of the app stores.

5. App Updates

x2xPro may check the App version on your device and issue updates ("Updates"), including bug fixes, patches, features, and new versions. Depending on your device settings, Updates may download and install automatically, and we may ask you to install an Update before you can keep using some features. These Terms apply to the App and all Updates. x2xPro may pause, change, or stop any or all App features at any time. Your wallet stays usable with other compatible XRPL wallet software even if a feature stops (Section 8).

6. Eligibility and Access

6.1 Who may use x2xPro. You may use the Services only if: (a) you are at least eighteen (18) years old and can form a binding contract; (b) you are a legal resident of the United States and are in the United States when you use the Services; (c) if you use the Services for a Business, it is organized in, and has its main place of business in, the United States; (d) you are not located in, ordinarily resident in, or organized under the laws of a Prohibited Jurisdiction (Section 18.2); (e) you are not a Prohibited Person (Section 18.3); (f) you have not been barred or removed from the Services; and (g) your sign-up and use comply with the law that applies to you.

6.2 Where the Services are available. Some features may not be available in every state. We may use IP address and other network signals to help apply these eligibility rules. Don't use a VPN, proxy, or other tool to hide your location or to get around these rules.

7. Your Account

7.1 Creating an Account. To use the Services, you must create an x2xPro account ("Account"). You agree to give truthful, accurate, current, and complete information when you sign up and to keep it current. Keep your sign-in methods, such as your email, password, phone number, and any passkey, private and under your control. You are responsible for all activity under your Account. Tell us right away at support@x2xpro.com if you think someone has used your Account without your permission. Losing control of your sign-in methods, your device, or your wallet's recovery phrase can mean losing access to your digital assets (Section 8).

7.2 Phone confirmation and other checks. We may confirm your phone number by sending a one-time code. We don't currently check government ID. We may ask for more information to decide

whether to open or keep your Account and to meet our legal duties, and we may screen names and wallet addresses against sanctions lists (Section 18). If you don't answer reasonable requests, we may limit or close your Account. A confirmed phone number, or any check we run, doesn't mean we vouch for any user.

7.3 One Account per person. Each person may have one personal Account. A Business may have only the accounts we allow for it. Don't create or control extra accounts, share your Account, or let anyone else use it, unless we agree in writing.

8. Your Wallet

8.1 How your wallet works. Your x2xPro wallet is a self-custody wallet on the XRPL. The App creates your wallet and its recovery phrase on your device (or in your browser's storage if you use the web app). x2xPro doesn't collect, hold, or have access to your private keys or recovery phrase, and has no signer on your wallet.

8.2 You confirm every transaction. A transaction happens only when you review it and sign it on your device. Our servers may pass a transaction you have already signed to the XRPL, but they can't change it or sign for you.

8.3 Your device, backups, and recovery phrase. Depending on your device settings, your wallet may be included in your device or iCloud backups, which Apple, or your browser or computer, controls and not us. Anyone who has your device, a backup, your browser, or your recovery phrase may be able to control your wallet. You are responsible for keeping them safe. x2xPro can't recover a lost recovery phrase or reverse a transaction made by someone who got into your device or wallet.

8.4 Using your wallet elsewhere. You can use your recovery phrase with other compatible XRPL wallet software, including if your access to x2xPro ends. x2xPro will never ask you for your recovery phrase or private key. Anyone who asks is trying to steal from you.

8.5 Network requirements. The XRPL requires every account to keep a minimum reserve of XRP that can't be spent, and holding an issued asset such as RLUSD needs a trust line that adds to that reserve. The XRPL, not x2xPro, sets these requirements, and they can change.

9. Digital Assets and USD Amounts

9.1 Supported assets. The App supports XRP, RLUSD and USDC. We may add or remove support for an asset. Removing support from the App doesn't affect your ownership of assets on the XRPL.

9.2 Stablecoins are issued by others. Stablecoins available in the App, such as RLUSD and USDC, are issued by third parties, not by x2xPro. Each issuer's own terms apply. A stablecoin can lose its peg, its issuer can fail or limit redemptions, and its issuer can freeze or claw back tokens under its own terms. x2xPro can't do that.

9.3 USD amounts are estimates. USD amounts in the App are estimates, not cash balances. XRP is valued at a market price that changes all the time. RLUSD and USDC are shown at about $1.00 each, but their value depends on their issuers. Every confirm screen shows the exact token amount you will sign, and that amount controls.

9.4 No interest, yield, or ownership. x2xPro doesn't pay interest, yield, or any other return for holding digital assets. Nothing in the Services gives you any equity, profit or revenue share, pool, membership, or other economic interest in x2xPro or any of its affiliates.

10. Payments

10.1 Send and request. You can send supported digital assets to other x2xPro users and request payments from them, and, where the App allows it, send to other XRPL addresses. A payment goes straight from your wallet to the recipient’s wallet on the XRPL. x2xPro isn't a party to any payment and doesn't hold the funds at any point. You are responsible for choosing who you pay and for the amount, timing, and terms of every payment.

10.2 Payments are final. Once a transaction is submitted to the XRPL, it can't be cancelled or reversed, and x2xPro can't get it back. There are no chargebacks, refunds, or purchase protection through x2xPro. Check the recipient, asset, and amount before you sign. If a payment goes to the wrong person, you must deal with that person directly.

10.3 Sending to someone who isn't on x2xPro yet. If you send to someone who doesn't have an x2xPro account, you invite them to join, using your own share sheet or email. No funds move when you send the invitation. Funds move only after the person joins, completes our sign-up and eligibility checks, and is set up to receive, and you then confirm and sign a normal payment. If they never join, nothing is sent.

10.4 Joint Pay. Where available, Joint Pay lets you pay a primary recipient, such as a subcontractor, an amount that includes a share for a secondary recipient, such as a supplier. You sign your payment to the primary recipient. The App then asks the primary recipient to review and sign a separate payment of the share to the secondary recipient. Joint Pay is not all-or-nothing. Each payment is final once submitted, and the primary recipient might not forward the share, or the forward might fail. x2xPro doesn't sign either payment, doesn't hold the funds, and doesn't enforce any agreement about how a payment is split. If you are a primary recipient, forwarding the agreed share is your responsibility.

10.5 Scheduled payments. Where the App offers scheduled payments, you sign a scheduled payment on your device when you set it up. x2xPro can submit it only exactly as you signed it, or not at all, and not before its scheduled date. You can cancel it in the App before it is submitted. Cancelling may require you to sign a cancellation and pay a network fee.

10.6 Watch for scams. Scammers pretend to be suppliers, contractors, or x2xPro staff and ask you to change payment details or to pay to "claim" money. x2xPro will never ask you to pay to claim a payment. Confirm any change to someone's payment details through a separate channel you already know before you send.

10.7 Limits. We may set and change limits on the amount or number of payments you can make, and we will show your current limits in the App.

11. Convert

11.1 How Convert works. Where available, Convert lets you change XRP into RLUSD, and where the App allows it RLUSD into XRP, inside your own wallet, using the XRPL's built-in markets. You sign the conversion. x2xPro isn't the other party and doesn't hold your assets at any point. Convert isn't currently available to residents of New York.

11.2 What you see first. Before you confirm, the App shows the rate and where it comes from, the minimum amount you will receive, the network fee, and any fee. Conversions are final. The amount you receive can differ from the estimate, but not below the minimum you confirmed. Converting may be a taxable event.

12. Buying Digital Assets Through a Provider; No Selling

12.1 Buy is a hand-off. If the App offers Buy, tapping it sends you to a third-party provider. The provider, not x2xPro, sells the digital asset, sets the price and fees, runs its own checks, handles your payment, and decides whether to complete your purchase. The provider's terms and privacy notice apply. x2xPro doesn't sell digital assets and isn't a party to your purchase.

12.2 What we share. When you continue to the provider, x2xPro shares certain information with it, as described on the Buy screen and in our Privacy Policy. Questions or problems with a purchase go to the provider.

12.3 No selling or cash-out. x2xPro doesn't currently offer a way to sell digital assets or exchange them for cash. We may add features later under updated Terms.

13. Work Tools: Orders, Lien Waivers, and Records

13.1 Orders and purchase orders. Where available, the App has tools to create, send, receive, and track orders and purchase orders ("POs"). You are responsible for what your POs say and for any contract they form. x2xPro isn't a party to any PO or underlying contract, and it doesn't stand behind anyone's performance, delivery, quality, or payment.

13.2 Lien waivers. Where available, the App provides templates and tools to help you prepare, send, sign, and track lien waivers and releases.

(a) x2xPro is not a law firm and doesn't give legal advice. Using these tools doesn't create an attorney-client relationship.

(b) Lien waiver rules vary by state. Some states require specific statutory forms or wording, notarization, particular delivery methods, or conditions tied to actual receipt of payment. You are responsible for choosing the right form, filling it in correctly, and making sure it is valid and enforceable under the law of the state where it will be used.

(c) Signing a lien waiver can give up valuable legal rights. Talk to a lawyer in the relevant state before you sign or rely on one.

(d) x2xPro doesn't confirm whether any payment described in a lien waiver was received or has settled.

13.3 Electronic signatures. You agree to use electronic signatures and electronic records in the Services under the federal Electronic Signatures in Global and National Commerce Act (E-SIGN) and state laws based on the Uniform Electronic Transactions Act, and you intend your electronic signature to have the same effect as a handwritten one. You are responsible for making sure your counterparties agree to sign electronically and that an electronic signature is allowed for the document and state involved.

13.4 Keep your own copies. Keep your own copies of important documents. Records in the App may not be available after your Account ends (Section 28).

14. Directory, Marketplace, and Community Rules

14.1 Contractors write their own profiles. Contractors write their own profiles. x2xPro doesn't recommend or back any contractor or their work, and doesn't confirm insurance, references or reviews. Check licenses and references yourself before you hire or pay.

14.2 Your profile or listing. Profiles and listings you publish can be seen by people using x2xPro. When you publish a listing, you confirm that it is accurate; for services, that you are authorized and,

where required, licensed to offer them and will follow the license and permit rules that apply where you work; and for items, that you have the right to sell the item and it's legal for you to sell it. You are responsible for your profile and listings, for keeping them accurate and current, and for any work you agree to do. License information shown in the Directory may be self-reported or taken from public records as of the date shown, and x2xPro doesn't confirm that it is accurate or current. Don't offer work you aren't allowed to do.

14.3 Content rules. Don't post or send anything that is false, misleading, unlawful, infringing, harassing, hateful, or sexually explicit, or that shares someone else's personal information without permission. Don't impersonate anyone.

14.4 Report, block, and removal. Where the App allows it, you can report a profile, listing, message, or AI answer, and block another user. We may review reports and may remove content, limit its visibility, or suspend Accounts that break these Terms. We don't have to monitor content, and we may not act on every report. Reporting doesn't reverse or refund a payment. To contact us about content, email support@x2xpro.com.

14.5 Paid or partner placement. If a listing or quote appears in a special position because of a business relationship with x2xPro, we label it in the App.

14.6 Dealing with other users. Your dealings with other users, including hiring, payment, quality of work, and disputes, are between you and them.

15. AI Features

15.1 What they are. Where available in the App, x2xPro offers optional AI features, which may include an AI assistant, quantity estimates from plans, translation, and image creation. The AI assistant is an AI, not a person.

15.2 Our AI provider. To answer you, AI features send what you type or upload, such as messages, photos, plans, and text to translate, through our servers to our AI provider, currently xAI, as described in our Privacy Policy. You can choose not to use AI features.

15.3 Check the output. AI can make mistakes. AI output may be wrong, incomplete, or out of date. Quantity estimates are estimates, translations can miss meaning, and generated images may not match reality. You are responsible for checking AI output before you rely on it, and for every decision you make. AI output isn't legal, financial, tax, engineering, licensing, or other professional advice.

15.4 What AI doesn't do. AI features don't send, sign, or confirm payments, and they don't decide whether you are eligible for the Services or any other service. Any payment still needs your review and signature on the standard payment screen.

15.5 Acceptable use. Don't use AI features to create or share content that is unlawful, infringing, deceptive, or harmful, to impersonate anyone, or to create images of a real person without that person's consent. Don't enter financial account, card, or ID numbers, keys or recovery phrases, or anyone else's personal information that you aren't allowed to share.

15.6 Your inputs and outputs. You keep ownership of what you put into AI features. As between you and x2xPro, and to the extent the law allows, you own the output created for you. You give us a license to process your inputs and outputs to provide the AI features (Section 22). Output may be similar to output created for others, and some output may not be eligible for copyright.

16. Fees

16.1 ×2xPro fees. Any x2xPro fee for a transaction or feature is shown in the App before you confirm.

16.2 Other costs. You are responsible for XRPL network fees and reserves, fees charged by other providers, and any taxes on your transactions.

17. Digital Asset Risks

Using digital assets involves risk, and you could lose some or all of their value. These risks include:

- **Price changes.** XRP and other digital assets can change in value quickly and without warning.
- **Stablecoin risk.** A stablecoin can lose its peg, its issuer can fail or limit redemptions, and its issuer can freeze or claw back tokens.
- **Final transfers.** Mistaken or fraudulent transfers usually can't be undone.
- **Loss of access.** Losing control of your device, sign-in, backups, or recovery phrase, including through phishing or malware, can mean permanent loss.
- **Technology risk.** The App, our service providers' services, and the XRPL can have bugs, outages, delays, or attacks, and the XRPL's rules can change.
- **Legal change.** Laws can change and may limit or end some assets or features.
- **Taxes.** You are responsible for working out and paying any taxes on your transactions.

18. Sanctions and Compliance

18.1 Cooperation. You agree to cooperate with our reasonable requests for information about your eligibility or your use of the Services.

18.2 Prohibited Jurisdictions. You may not use the Services from, or for anyone located in, ordinarily resident in, or organized under the laws of, any country or region that is subject to comprehensive U.S. sanctions or that we otherwise designate ("Prohibited Jurisdictions"). These currently include Cuba, Iran, North Korea, Syria, and the Crimea, so-called Donetsk People's Republic, and so-called Luhansk People's Republic regions of Ukraine. We may update this list as sanctions change.

18.3 Prohibited Persons. You may not use the Services if you are, or are owned or controlled by or acting for, a person on a U.S. sanctions list, including the Specially Designated Nationals and Blocked Persons List kept by the U.S. Treasury's Office of Foreign Assets Control ("OFAC") (a "Prohibited Person"), and you may not use the Services to deal with any Prohibited Person.

18.4 Screening. We may screen your name, the names of people you invite or pay, and wallet addresses that send to or receive from your wallet against sanctions lists, including lists published by OFAC, and against our own list of blocked addresses. If there may be a match, or we can't complete a check, we may not let you start a transaction in the App. Screening relies on government lists and may not identify every sanctioned person or address. You remain responsible for complying with sanctions laws in every transaction.

18.5 Reviews and restrictions. If we believe that you, your Business, an address, or a transaction may be connected to a Prohibited Person, a Prohibited Jurisdiction, a prohibited use, or other unlawful activity, we may, without notice, review it, ask you questions, decline a transaction in the App, suspend or restrict your access to the App and any service we control, and report information to authorities as the law requires or allows. The law may not allow us to tell you about a review or why we restricted your access.

18.6 What we can't do. x2xPro can't freeze, seize, move, or reverse digital assets in your wallet on the XRPL. Our restrictions apply only to the App, the Site, and other services we control.

19. Text Messages

19.1 Account texts. If you give us your mobile number, we may send you text messages that relate to your Account, such as one-time sign-in codes and account alerts, including by automated means. Message frequency varies. Message and data rates may apply. Give us only a mobile number that is

yours or that you are allowed to use, and update it in the App right away if you give it up or change it, so that our texts don't go to someone else.

19.2 Marketing texts and calls. We send marketing texts, or make marketing calls using automated technology or a prerecorded voice, only if you separately give us your express consent. Accepting these Terms is not that consent, and giving it is never a condition of using the Services.

19.3 Stopping texts. Reply STOP to any text from us to stop texts, or HELP for help. You can also tell us at support@x2xpro.com. If you stop all texts, we may not be able to send sign-in codes, and you may need to use another sign-in method. Carriers are not responsible for delayed or undelivered messages.

19.4 Invitations. Invitations you send to people who aren't on x2xPro go from your own device or email, not from x2xPro.

20. Push Notifications

If you allow them on your device, we send push notifications about your Account and activity. You can turn them off in your device settings, which may change how you experience the Services.

21. Third-Party Services and Websites

Some parts of the Services are provided by, or link to, other companies, such as AI providers, digital asset purchase providers, Apple, Google, and stablecoin issuers. They have their own terms and privacy notices, which apply to your use of their services. We do not control them and are not responsible for their services, content, or conduct. Links are for convenience and are not a recommendation. The XRPL is a public, decentralized network that x2xPro does not own, operate, or control, and we are not responsible for its operation, fees, rule changes, or outages.

22. Your Content

x2xPro does not claim ownership of content you submit, upload, or send through the Services, including messages, documents, photos, POs, lien waivers, listings, and AI inputs (“Your Content”). You are responsible for Your Content. You grant x2xPro and its service providers a non-exclusive, worldwide, royalty-free license to host, store, copy, process, transmit, and display Your Content only as needed to operate, provide, maintain, and improve the Services, including showing it to the people you share it with and, for profiles and listings, to people using x2xPro, and to comply with the law. This license ends when Your Content is deleted from the Services, except for copies we must or may keep under the law or our Privacy Policy, copies in backups, and content you shared with

others. You confirm that you have the rights and permissions needed to submit Your Content, including any personal information about other people, and that our use of it as these Terms allow will not violate anyone's rights.

23. Feedback

If you share ideas or suggestions about problems, improvements, or changes to the Services ("Contributions"), you grant x2xPro an unrestricted, perpetual, irrevocable, non-exclusive, fully paid, royalty-free right to use those Contributions for any purpose, without any obligation or payment to you.

24. Prohibited Uses

You may not use the Services for, or in connection with, any of the following:

- Fraud or scams, including invoice fraud and payment-redirection fraud;
- Money laundering or terrorist financing, or splitting payments or moving funds with no business purpose to avoid a legal threshold or our checks;
- Sanctions evasion, or any dealing with a Prohibited Jurisdiction or a Prohibited Person;
- Mixers, tumblers, or any other service meant to hide the source or destination of funds;
- Ransomware or other extortion, or darknet markets;
- Money transmission or other money services that need a license or registration you don't hold;
- Gambling that is not allowed where you are, adult content, weapons trafficking, illegal drugs, or marijuana businesses (which remain illegal under federal law);
- Offering or selling securities, tokens, or investment programs, or running pyramid or Ponzi schemes;
- Exchanging digital assets for others as a business, running crypto kiosks, or lending, debt collection, or credit repair that needs a license you don't hold;
- Counterfeit or stolen goods, human trafficking, or child sexual abuse material; or
- Construction or trade work that needs a license, registration, or bond you don't hold.

You also agree not to:

- Violate these Terms or any other agreement with x2xPro, or any x2xPro policy;
- Use the Services for illegal activity or in breach of any law;
- Access or attempt to access another user's Account or wallet without permission;
- Alter, tamper with, disrupt, damage, or interfere with the Services in an unauthorized way;

- Infringe the intellectual property or other rights of any third party, including trademark, copyright, privacy, or publicity rights;
- Provide false, inaccurate, or misleading information, or impersonate any person, Business, or x2xPro staff;
- Reverse engineer, decompile, disassemble, or try to uncover the source code of the Services, except as allowed by law;
- Modify, adapt, translate, or create derivative works from the Services, except as allowed by law;
- Copy, distribute, transfer, sell, or license any part of the Services;
- Hide your location, or create or control extra Accounts, to get around these Terms;
- Intentionally disrupt or damage the Services or another user’s use of them, including by spreading harmful code;
- Get around or defeat any limit or check in the Services;
- Scrape or collect data from the Services, use them to build a competing product, or illegally access, copy, transfer, retransmit, or transcode x2xPro information, logos, marks, designs, or other content; or
- Alter, hide, or remove any copyright, trademark, or other proprietary-rights notice of x2xPro or a third party in the Services.

25. Changes to the Services and These Terms

We may change, add to, limit, suspend, or stop any part of the Services. We may also update these Terms. Each version has a version number and date at the top. If a change is material, for example to fees, arbitration, liability, how your wallet works, what we share with AI or other providers, or who may use the Services, we will tell you in the App or by email at least 30 days before it takes effect, unless a faster change is needed for legal, security, or compliance reasons, and we may ask you to accept the new version before you keep using the Services. Other changes take effect when we post them. If you don't agree to a change, stop using the Services; you may delete your Account. A change to Section 35 will not apply to a dispute we had written notice of before the change.

26. How Long These Terms Last

These Terms take effect when you accept them and stay in effect until your Account ends as described below.

27. Suspending or Ending Access

27.1 By x2xPro. We may suspend, restrict, or end your access to all or part of the Services at any time, including if you break these Terms, if the law requires it, if we believe your use creates risk for x2xPro, other users, or others, or if we stop offering the Services. Where the law allows, we will try to tell you, but we may not be able to (Section 18.5). Suspending or ending your access doesn't move or freeze the digital assets in your wallet.

27.2 By you. You may stop using the Services at any time and may delete your Account in the App or by contacting us at support@x2xpro.com. Before you delete your Account, make sure you have your recovery phrase so you can reach your wallet outside x2xPro (Section 8).

28. What Happens When Access Ends

When your access ends, your license to use the App ends, and records in the App, such as messages, POs, and lien waivers, may no longer be available to you. Your wallet and the digital assets in it stay yours on the XRPL, and you can reach them with your recovery phrase using compatible XRPL wallet software (Section 8). We keep and delete information as our Privacy Policy describes and as the law requires.

29. Our Intellectual Property and Your License

x2xPro owns, or is licensed to use, all rights, title, and interest in the Services, including their visual interfaces, graphics, design, templates, text, data compilations, computer code, and the x2x and x2xPro names and logos, which are covered by intellectual-property and other laws. We reserve all rights not expressly granted in these Terms.

Subject to these Terms, we give you a limited, revocable, non-exclusive, non-transferable license to download and use the App on devices you own or control, and to use the Site, for your own or your Business's purposes. Open-source parts of the App are covered by their own license terms.

30. Copyright Policy

x2xPro respects the intellectual property rights of others and expects the same from you. We will address notices of alleged copyright infringement that comply with law. If you believe material available through the Services infringes your copyright, you may ask us to remove it (or access to it) by sending a notice to us at the address below. We may end the Accounts of repeat infringers.

Under the Digital Millennium Copyright Act of 1998 (17 U.S.C. § 512) (the "DMCA"), the notice (the "DMCA Notice") should include:

- Your complete legal name, phone number, and email;
- Identification of the copyrighted work claimed to be infringed, or a representative list if multiple works are involved;
- Precise identification of the material claimed to be infringing, sufficient to locate it;
- A statement that you have a good-faith belief that the use is not authorized by the copyright owner, its agent, or the law;
- A statement under penalty of perjury that the information in the notice is accurate and that you are the copyright owner or authorized to act on the owner's behalf; and
- Your electronic or physical signature, or that of the person authorized to represent you.

Send DMCA Notices to:

x2xPro LLC, Attn: Copyright
200 S Wilcox St, STE 186
Castle Rock, CO 80104
support@x2xpro.com

A DMCA Notice that does not meet all requirements of Section 512(c)(3) of the DMCA may be ineffective. Knowingly misrepresenting that material or activity on the Services is infringing may subject you to liability for damages (including costs and attorneys' fees) under Section 512(f) of the DMCA.

31. Apple App Store Terms

If you downloaded the App from the Apple App Store, the following also applies. (a) These Terms are between you and x2xPro only, not Apple Inc. ("Apple"), and x2xPro, not Apple, is solely responsible for the App and its content. (b) Your license to use the App is limited to Apple-branded products that you own or control, as allowed by the Usage Rules in the Apple Media Services Terms and Conditions, except that the App may be used by other accounts associated with you through Family Sharing or volume purchasing where allowed. (c) x2xPro is solely responsible for maintenance and support of the App; Apple has no such obligation. (d) x2xPro is solely responsible for any product warranties not effectively disclaimed. If the App fails to conform to an applicable warranty, you may notify Apple, and Apple will refund the purchase price, if any; Apple has no other warranty obligation for the App to the extent the law allows. (e) x2xPro, not Apple, is responsible for addressing any claims about the App or your use of it, including product liability claims, claims that the App fails to meet a legal or regulatory requirement, and claims under consumer protection, privacy, or similar laws. (f) If a third party claims that the App or your use of it infringes its

intellectual property rights, x2xPro, not Apple, is responsible for the investigation, defense, settlement, and discharge of that claim. (g) You represent that you are not located in a country subject to a U.S. Government embargo or designated by the U.S. Government as a “terrorist supporting” country, and that you are not on any U.S. Government list of prohibited or restricted parties. (h) Questions and claims about the App go to x2xPro at the contact details in Section 39. (i) You must comply with any applicable third-party terms, such as your wireless data service agreement. (j) Apple and its subsidiaries are third-party beneficiaries of these Terms and, once you accept them, may enforce them against you.

32. Indemnification

To the extent allowed by law, you agree to indemnify and hold harmless x2xPro and its affiliates, and their officers, managers, employees, contractors, and agents (the “Indemnified Parties”), from third-party claims, and related liabilities, damages, costs, and expenses, including reasonable attorneys’ fees, to the extent they arise from (i) Your Content, including your profiles and listings; (ii) your breach of these Terms or violation of any law; (iii) your violation of anyone else’s rights; or (iv) a payment, PO, lien waiver, or other dealing between you and another person, to the extent caused by your acts or omissions. You don't have to indemnify an Indemnified Party for its own negligence, fraud, or willful misconduct. We may, at our expense, assume exclusive defense and control of any matter subject to indemnification by you, and you will cooperate. You will not settle any such claim without x2xPro’s prior written consent.

33. Disclaimers

TO THE MAXIMUM EXTENT ALLOWED BY LAW, THE SERVICES ARE PROVIDED “AS IS” AND “AS AVAILABLE.” x2xPro DISCLAIMS ALL WARRANTIES AND REPRESENTATIONS ABOUT THE SERVICES, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. x2xPro DOES NOT PROMISE THAT: (1) THE SERVICES WILL BE UNINTERRUPTED OR ERROR-FREE; (2) ANY TRANSACTION WILL BE CONFIRMED BY THE XRPL; (3) ANY DIGITAL ASSET WILL KEEP ITS VALUE; (4) ANY TEMPLATE, DOCUMENT, LISTING, OR AI OUTPUT WILL BE ACCURATE, COMPLETE, OR LEGALLY SUFFICIENT; OR (5) ANY ERRORS WILL BE CORRECTED. USE OF THE SERVICES IS AT YOUR OWN RISK. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THESE EXCLUSIONS MAY NOT APPLY TO YOU.

No method of storing or sending information is free of risk, and we cannot guarantee that the Services or your information will never be accessed, used, changed, or disclosed without permission.

If you have a dispute with another user, you release the Indemnified Parties from claims arising from that dispute, to the extent the law allows. If you are a California resident, you waive California Civil Code Section 1542, which states: “A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN BY HIM OR HER, WOULD HAVE MATERIALLY AFFECTED HIS OR HER SETTLEMENT WITH THE DEBTOR OR RELEASED PARTY.”

34. Limitation of Liability

To the maximum extent allowed by law, x2xPro and its affiliates, and their officers, managers, employees, and contractors are not liable for any indirect, incidental, special, consequential, exemplary, or punitive damages, or for any loss of profits, revenue, data, goodwill, or digital assets, under any legal theory, arising from or related to the Services or these Terms. That includes losses from lost or stolen keys, recovery phrases, or sign-in methods, transactions you sign, the XRPL, our service providers, other providers you choose to use, stablecoin issuers, or other third parties, and the conduct of other users.

To the maximum extent allowed by law, our total liability for all claims arising from or related to the Services or these Terms will not exceed the greater of (a) one hundred U.S. dollars (US $100) and (b) the fees you paid to x2xPro in the twelve (12) months before the event giving rise to the claim.

Some jurisdictions do not allow certain limitations or exclusions of liability, so some of these limits may not apply to you. Nothing in these Terms limits or excludes liability for our gross negligence, fraud, or willful misconduct, or any other liability that can't be limited or excluded under applicable law, and nothing in these Terms limits rights you have under consumer-protection laws that can't be waived by contract.

Each clause that limits liability, disclaims warranties, or excludes damages is intended to allocate risk between the parties. That allocation is a fundamental part of these Terms. Each such clause is severable and independent. These limits apply even if any limited remedy fails of its essential purpose.

35. Dispute Resolution: Arbitration and Class-Action Waiver

Read this section carefully. It requires you to arbitrate certain disputes with x2xPro and limits how you can seek relief.

35.1 Governing law. These Terms and any dispute arising from or related to them are governed by the laws of the State of Colorado, without regard to conflict-of-law principles, except that the

Federal Arbitration Act governs Sections 35.3 to 35.8. This doesn't take away the protection of any consumer-protection law of the state where you live that can't be waived by contract.

35.2 Informal resolution. Before starting arbitration or a court case, you and we agree to try to resolve the dispute informally. The party raising the dispute must send a written notice that describes it and the relief wanted, signed personally by that party (to us at support@x2xpro.com and our mailing address in Section 39; to you at the email on your Account). If it is not resolved within forty-five (45) days after the notice is received, either party may proceed. Any limitation period is paused during those 45 days.

35.3 Agreement to arbitrate. Except as described in Section 35.7, you and x2xPro agree to resolve any dispute arising from or related to these Terms or the Services, including their formation, scope, or enforceability, through final and binding individual arbitration, not in court. But a court, not an arbitrator, decides any dispute about Section 35.8 and whether a claim seeks public injunctive relief.

35.4 Opt-out of arbitration. Within 30 days after you first accept these Terms, you may opt out of arbitration by emailing support@x2xpro.com or writing to x2xPro LLC, 200 S Wilcox St, STE 186, Castle Rock, CO 80104, with your full name, your Account email, and a statement that you opt out. Opting out doesn't affect the rest of these Terms.

35.5 Arbitration procedures. The American Arbitration Association (AAA) will administer the arbitration under its Consumer Arbitration Rules if you are an individual using the Services for personal, family, or household purposes, and under its Commercial Arbitration Rules for all other claims, including claims by a Business. The AAA's Mass Arbitration Supplementary Rules apply where the AAA applies them. The rules are available at www.adr.org. A single arbitrator will hear the case by video conference or, if you prefer or the arbitrator decides it is needed, in the county where you live or another place you and we agree.

35.6 Arbitration fees. If you are an individual using the Services for personal, family, or household purposes, fees are paid as the AAA Consumer Fee Schedule provides, and x2xPro will pay every fee the AAA rules require a business to pay. For any other claim of $10,000 or less, x2xPro will pay reasonable filing, administrative, and arbitrator fees, other than an initial filing fee equal to the court filing fee you would otherwise pay, unless the arbitrator finds the claim or the relief sought frivolous or brought for an improper purpose.

35.7 Exceptions to arbitration. Either party may bring a qualifying individual claim in small-claims court. Either party may also go to court for an injunction to stop unauthorized use or abuse of the Services, or infringement of intellectual-property rights. If a claim seeks public injunctive relief and a court decides that the law doesn't allow that relief to be waived or decided in arbitration, that request for relief will be decided by a court in the forum in Section 35.9 after the rest of the dispute is decided in arbitration.

35.8 No class actions. Disputes must be resolved individually. You may not bring a claim as a plaintiff or class member in any class, collective, consolidated, or representative action. Class arbitrations, class actions, private-attorney-general actions, and consolidation with other arbitrations are not allowed, except as the AAA's mass-arbitration rules provide. If twenty-five (25) or more similar demands are filed against x2xPro by or with the help of the same or coordinated counsel or parties, they will be administered under the AAA's Mass Arbitration Supplementary Rules. If a court decides that this Section 35.8 can't be enforced for a particular claim or request for relief, that claim or request (and only that one) will be decided in court under Section 35.9, not in arbitration, and the rest of Section 35 still applies.

35.9 Judicial forum. If you opt out, or the agreement to arbitrate is found not to apply to a claim, any court case (other than small claims) must be brought in the state courts located in Douglas County, Colorado, or the U.S. District Court for the District of Colorado. Both parties consent to venue and personal jurisdiction there and, to the extent the law allows, waive a jury trial.

36. Electronic Communications and E-SIGN Consent

36.1 Your consent. You agree that we may give you these Terms, our Privacy Policy, notices, disclosures, and other communications ("Communications") electronically, by email to the address on your Account, by in-app message or notification, or by posting on the Site. Electronic Communications satisfy any legal requirement that a Communication be in writing. This consent covers all Communications about your Account and the Services.

36.2 What you need. To receive and keep Communications, you need a device with a current operating system that supports the App, internet access, a valid email address, and the ability to view and save PDF files. Keep your email address up to date.

36.3 Paper copies and withdrawing consent. You may ask for a paper copy of any Communication, at no charge, by contacting us. You may withdraw your consent to electronic Communications by contacting us, but because the Services are provided electronically, withdrawing consent will end your access to the Services.

36.4 Notices to us. Legal notices to x2xPro must be sent to support@x2xpro.com and to x2xPro LLC, 200 S Wilcox St, STE 186, Castle Rock, CO 80104, Attn: Legal.

37. General Provisions

These Terms, together with any other terms incorporated by reference, are the entire agreement between you and x2xPro about the Services and replace any prior terms. You may not assign or transfer these Terms or your rights under them without our prior written consent. We may assign

these Terms to an affiliate or to any successor to our business. Failure to enforce a provision is not a waiver of the right to enforce it later. If any part of these Terms is unenforceable, that part will be given maximum effect and the rest will remain in force. We are not liable for delays or failures caused by events beyond our reasonable control. Nothing in these Terms creates a partnership, joint venture, agency, or employment relationship. You may not use or export the App in violation of U.S. export control or sanctions laws. Headings are for convenience only, and “including” means “including without limitation.”

38. Survival

After these Terms or the Services end, provisions that by their nature should survive will survive, including Sections 3, 10.2, 13.2, 17, 18.6, 22, and 28 through 38.

39. Contact

Questions or comments: https://www.x2xpro.com/support or support@x2xpro.com. Privacy requests: tech@x2xpro.com. Or write to:

x2xPro LLC
200 S Wilcox St, STE 186
Castle Rock, CO 80104