



INSTAREM TERMS AND CONDITIONS

2018

The following Terms & Conditions shall replace any prior or existing agreement between the parties, or previously issued terms and conditions, and shall apply to any existing arrangements currently operating between the parties. By executing an Account Application and/or undertaking any transaction with UAB “InstaReM EU” code 304548794 (“InstaReM”), you hereby agree to be bound by the following Terms & Conditions (as amended from time to time).

InstaReM has its registered office at Mėsinų str. 5, LT-01133, Vilnius. InstaReM website is www.instarem.com, e-mail support@InstaReM.com

InstaReM is the electronic money institution and has the license No. 14 issued by the Bank of Lithuania on 28 of September 2017.

InstaReM is supervised by the Bank of Lithuania located at Gedimino pr. 6, LT-01103, Vilnius, telephone no. +370 800 50 500. Further details of the Bank of Lithuania are available at <https://www.lb.lt/>

1. PURPOSE

1. These Terms and Conditions shall be applied if the Client wishes to open Account with InstaReM and / or execute payment transactions of currencies domestically and internationally in accordance with the Client’s instructions from time to time.

2. DEFINITIONS AND INTERPRETATION

2. In these Terms & Conditions unless a different intention is expressed, the following terms (as subsequently modified by amended legislation or regulation) shall mean:
 - b. “Client Account” or “Account” means the account created and opened by InstaReM in the name of the Client; accessed through online trading facility at www.instarem.com or through mobile application of InstaReM.
 - c. “Agent” means a legal entity undertaking a transaction or function on behalf of another legal entity but in its own name;
 - d. “Authorised Person” means a person authorised to bind the Client under these Terms & Conditions;
 - e. “Business Day” means a day on which trading banks in Europe are open for business;
 - f. “Client” means a natural or legal person who is the user of InstaReM payment services as payer and / or a payee;
 - g. “Consumer” means a natural person who operates under these Terms & Conditions and its annexes and does not pursue aims which are not consistent with business, commercial or professional activity of this person.
 - h. “Electronic money (or E-money)” means monetary value electronically means monetary value electronically stored in E-wallet representing a claim on InstaReM. E-Money is issued by InstaReM on receipt of funds in the same amount for the purpose of making payment transactions. The E-Money does not constitute a bank deposit and does not accrue interest.
 - i. “Password (Passwords)” means any code of the Client created in the InstaReM’s system or a code provided to the Client by the InstaReM for access to the Account and/or initiation and management of separate services provided by the InstaReM and/or initiation, authorization, implementation, confirmation and reception of Payment transactions.

- j. "Payment transfer" means a payment service when money is transferred to the payment account of the Client under the initiative of the Payer.
 - k. "Payment order" means an instruction given by the Client to InstaReM to execute a Payment transaction.
 - l. "Payment transaction" means an act, initiated by the Payer or on his behalf or by the Payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the Payer and the Payee.
 - m. "Payment Instrument" means the method and/or personalized device or card, offered or enabled by the InstaReM and chosen by the Client to complete the Payment transaction.
 - n. "Payee" means a natural or legal person who receives the funds of payment transactions;
 - o. "Exchange Rate" means the price of one currency in terms of another currency;
 - p. "Foreign Exchange Contract" is a transaction that involves a contract for the exchange of one currency for another at an agreed Exchange Rate;
 - q. "Payer" means a natural or legal person who holds a payment account and allows a payment order from that account;
 - r. "Settlement Date" means the date on which the funds that are being exchanged must be received by InstaReM;
 - s. "Terms & Conditions" means these terms & conditions and any other documents annexed or incorporated by reference;
"Trust" means where the Client is a trust, the trust identified in the Client Details Form;
 - t. "Trust Deed" means where the Client is a trust, the trust deed governing the Trust as varied, substituted, supplemented or re-settled from time to time.
 - u. "Unique identifier" means a combination of letters, numbers or symbols specified to the payment service user by the payment service provider and to be provided by the payment service user to identify unambiguously another payment service user and/or the payment account of that other payment service user for a payment transaction.
3. Headings are for convenience only and shall not affect the construction and interpretation of these Terms & Conditions.
 4. The singular includes the plural and vice versa.
 5. Reference to a person or individual includes bodies corporate, unincorporated associations, partnerships and individuals.
 6. If there is any conflict between the terms of these Terms & Conditions and the relevant operating rules, the operating rules shall prevail.
 7. Any reference in these Terms & Conditions to any law, statute, regulation or enactment shall include references to any statutory modification or re-enactment thereof or to any regulation or order made under such law, statute or enactment (or under such modification or re-enactment).
 8. These Terms & Conditions are the inseparable part of all other agreements between InstaReM and the Client.

3. SERVICES DESCRIPTION

- 3.1 InstaReM renders the following services to the Clients:
 - 3.1.1. Services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account.

- 3.1.2. Execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider:
 - (a) execution of direct debits, including one-off direct debits;
 - (b) execution of payment transactions through a payment card or a similar device;
 - (c) execution of credit transfers, including standing orders.
- 3.1.3. Issuing of payment instruments and/or acquiring of payment transactions;
- 3.1.4. Money remittance.

4. REGISTRATION AND CREATION THE CLIENT ACCOUNT

- 4.1. Creation of Client Account enabling the Client to use the money remittance services of InstaReM, review transaction history, profile and marketing information. To register for the Client Account the user will be asked to provide personal information according to InstaReM Privacy Policy and applicable regulations. InstaReM remains the right to approve or reject Client's registration at its sole discretion.
- 4.2. Execution of Money transfers. This service allows the Client to send money from any of the countries in which InstaReM operates to any person or business in the same or another country of operation. InstaReM is always expanding the list of Countries it serves, therefore for the most up to date list of the supported countries, please visit www.InstaReM.com.
- 4.3. When registering in the system of InstaReM, first of all, an Account for a representative of the Client is created. The Account is personal, thus, each representative of the Client who has the rights to manage the Account, shall register in the System, create his/ her personal Account and perform the Client identification procedure required by the system of InstaReM.
- 4.4. These Terms & Conditions comes into force after the Client has registered in the system of InstaReM, read terms and conditions of the present Terms & Conditions and expressed his/ her consent to comply with them electronically. The Terms & Conditions is valid for unlimited period of time, unless otherwise agreed by the Parties
- 4.5. By registering in the system of InstaReM the Client confirms that he/ she agrees with the terms of the Terms & Conditions and undertakes to observe them.
- 4.6. The Client confirms that he/she provided the correct data when registering in the system of InstaReM and, if there is a need in changing or adding data, the Client will submit correct data only. The Client shall bear any losses that may occur due to submission of invalid data.

5. IDENTIFICATION OF THE CLIENT

- 5.1. The Client may be required to identify himself to InstaReM before addressing payment instructions to InstaReM. These identification obligations are imposed by the legislation against money laundering and the financing of terrorist activities.
- 5.2. For the purpose of performing Client identification, InstaReM has the right to demand the Client to perform the following actions:
 - 5.2.1. provide originals of the documents required by InstaReM and/or their copies and/ or copies of documents approved by a notary or another person authorized by the state;
 - 5.2.2. InstaReM, in performing the obligation to identify the beneficiary, has the right to require the Client to submit a valid list of shareholders of his legal entity (in case of the Client is legal entity). When submitting this list, the Client must confirm that it is relevant and accurate and that the listed shareholders control the shares on their own behalf and not on behalf of third parties (and if so, these circumstances must be indicated in addition, indicating also the third parties who are actually managing shares). InstaReM does not provide and has the right to refuse to provide its services if

it turns out that it is not possible to identify the beneficiaries of the legal entity (e.g. beneficiaries of the legal entity are bearer share holders, in case if the Client is legal entity).

- 5.2.3. In separate cases, when performing duties established by the legislation or if it is required due to the type of the document (e.g., the original of the document has to be provided), InstaReM has the right to demand from the Client to perform the Client identification procedure by a specific method indicated by InstaReM.
- 5.2.4. The Client agrees that if the Client does not fully comply with this request for identification, InstaReM reserves the right to suspend his Client Account as well as access to all other services until the request has been fully complied with, or to close his account.
- 5.2.5. InstaReM is entitled to request additional identification data at any time from the Client to comply with applicable regulations.

6. ELECTRONIC MONEY ISSUANCE AND REDEMPTION TERMS

- 6.1. Money held in Client`s Account is considered Electronic money which shall be issued by InstaReM after the Client`s transfer or deposit money to InstaReM Account. After a deposit performed by the Client or money transfer to Client`s Account and after InstaReM receives the money, InstaReM credits it to Client`s account, at the same time issuing Electronic money at the nominal value. The Electronic money is credited to and held on Client`s Account.
- 6.2. The specific method of depositing or transferring funds to Client`s Account is selected by the Client in the Account by choosing particular function, which contains instructions for depositing money for each mean of payment.
- 6.3. The nominal value of Electronic money coincides with the value of money deposited or transferred to Client`s Account (after deduction of a standard commission fee applicable to a particular payment mean).
- 6.4. Electronic money held on Client`s Account is not a deposit and InstaReM does not, in any circumstances, pay any interest for Electronic money held on Client`s Account and does not provide any other benefits associated with the time period the electronic money is stored.
- 6.5. At Client`s request, Electronic money held on Client`s Account shall be redeemed at their nominal value at any time, unless otherwise agreed by InstaReM and the Client.
- 6.6. The Client submits a request for redemption of Electronic money by generating a Payment order to transfer Electronic money from InstaReM`s Account to any other account specified by the Client.
- 6.7. No specific conditions for redemption of Electronic money that would differ from the standard conditions for transfers and other Payment transactions performed to the Client`s Account shall be applied. The amount of redeemed or transferred electronic money is chosen by the Client.
- 6.8. No additional fee for Electronic money redemption is applied. In the event of redemption of Electronic money, the Client pays the usual commission fee for a money transfer or withdrawal which depends on the method of Electronic money transfer or withdrawal chosen by the Client. Standard commission fees for money transfer or withdrawal are applied.
- 6.9. Provided that the Client terminates these Terms & Conditions and applies with the request to close InstaReM`s Account and delete Client`s Account from InstaReM, or InstaReM terminates the provision of InstaReM`s services to Client and deletes Client`s Account from InstaReM system in cases provided in these Terms & Conditions, money held on Client`s Account shall be transferred to Client`s bank account or to the account in another electronic payment system indicated by the Client. InstaReM has the right to deduct from the repaid money the amounts that belongs to InstaRem (prices for services provided by InstaReM and expenses which have not been paid by the Client, including but not limited to, fines and damages incurred by InstaReM due to a breach of these Terms & Conditions committed by the Client, which have been imposed by financial institutions and (or) other competent authority of

state). In the event of a dispute between InstaReM and the Client, InstaReM has the right to detain money under dispute until the dispute is resolved.

6.10. In case InstaReM fails to repay the money to the Client due to reasons beyond the control of InstaReM, the Client shall be notified thereof immediately. The Client shall immediately indicate another account or provide additional information necessary to repay the money.

7. INFORMATION WHICH SHALL BE INDICATED IN THE PAYMENT ORDER

7.1. To submit Payment order through InstaReM website or mobile application, The Client will be required to provide Payee's full name, address, account number and/or Bank Identifier Code ("SWIFT" or "BIC") and the amount to send.

7.2. It is Client's responsibility to make sure all the transaction details are accurate before submission. If the details provided are inaccurate, this can cause delays in processing transaction or can lead to transaction being cancelled. InstaReM remains the right to approve or reject money transfer at its sole discretion as well as to request additional information to fulfil the requirements of applicable laws and regulations.

8. THE CONSENT FOR PAYMENT ORDER AND THE CANCELLATION OF THE PAYMENT ORDER

8.1. The Payment transaction is considered to be authorized only when the Payer expresses its consent for the execution of Payment transaction.

8.2. The consent may be provided to InstaReM in the form and manner agreed by the Parties. In case if the consent is provided in written, it shall be signed properly by both parties. The consent may be authorized by using the measures of identity verification – for example the security code given to the Client by InstaReM and login credentials during the time of the creation of the Client Account. The consent may be expressed by other form and manner needed for the concrete services and / or indicated in the additional agreement between the Parties.

8.3. The consent shall be expressed prior to the execution of Payment transaction.

8.3.1. Cancellation and refund policy. InstaReM will refund the Client's funds based on the following 3 steps:

8.3.2. The Client submits a request for refund by contacting InstaReM via email or telephone;

8.3.3. InstaReM initiates return of the funds back to originating account;

8.3.4. Payment is settled to the Client's account.

8.4. The Payment Order may be canceled only in case the Client (Payer) and InstaReM agree on this, however, the consent of the Payee is necessary.

8.5. InstaReM will refund its Clients based on the following terms and principles:

8.5.1. InstaReM will issue refunds in accordance with requirements deriving from the applicable laws;

8.6. The Client is enabled to cancel transaction request for the fourteen days after it was submitted or until InstaReM has completed Client's transaction request by sending out the transaction amount to the recipients account, whichever occurs first;

8.7. Refunds requests are only considered for processing if InstaReM is able to identify the Client by his personal identifiable information which is registered with InstaReM in regard to the Client.

8.8. Applicable transaction fees may be charged.

9. MOMENT OF RECEIPT OF THE PAYMENT ORDER, REQUIREMENTS APPLIED TO THE PAYMENT ORDER AND REFUSAL TO EXECUTE THE PAYMENT ORDER

9.1. Once the client confirms the transaction, the funding instructions will be provided including InstaReM bank account details following which the Client will deposit the transaction amount and pay transaction fees. Unless specified otherwise, the Client must pay the total amount requested within 24 hours or else the transaction order will be considered expired. In case of several transaction orders being submitted while only one funded, InstaReM reserves the right to refuse processing the transaction or transaction may be processed with delay.

9.2. As soon as full amount of funds is received by InstaReM, it will be aimed to credit the transaction amount excluding the fees (after conversion to the Payee's currency) to the Payee's account within 2 (two) business days.

9.3. InstaReM has the right to record and store any Payment orders submitted by any of the means agreed on with InstaReM, and to record and store information about all Payment transactions performed by the Client or according to Payment orders of the Client. Records mentioned above may be submitted by InstaReM to the Client and/or third persons, who have the right to receive such data under the basis set forth in the legislation, as evidence confirming the submission of Payment orders and/or executed Payment transactions.

9.4. InstaReM has the right to refuse to execute a Payment order in case of a reasonable doubt that the Payment order has been submitted by the Client or an authorized representative of the Client, Payment order or the submitted documents are legitimate. In such cases, InstaReM has the right to demand from the Client to additionally confirm the submitted Payment order and/ or submit documents confirming the rights of persons to manage the funds held on the Account or other documents indicated by InstaReM in a way acceptable to InstaReM at expense of the Client. InstaReM is not liable for the losses which may arise due to refusal to execute the submitted Payment order due to the reason of the refusal to provide additional information or documents by the Client.

9.5. The Client is liable for ensuring the sufficient amount of money in a relevant currency on its Account to execute the Payment order.

9.6. InstaReM has the right to involve third parties to partially or fully execute the Payment order of the Client, if the Client's interests and/ or the essence of the Payment order requires so. In the event that the essence of the Payment order of the Client requires sending and executing the Payment transaction further by another financial institution, but this institution suspends the Payment order, InstaReM is not liable for such actions of that financial institution, but makes attempts to find out the reasons for the suspension of the Payment order.

9.7. InstaReM has the right to suspend and / or terminate the execution of the Payment order of the Client, if required by law or in case it is necessary for other reasons beyond control of InstaReM.

9.8. In case InstaReM has refused to execute the Payment order submitted by the Client, InstaReM shall immediately inform the Client thereon or create necessary conditions for the Client to get acquainted with such notification, except when such notification is technically impossible or forbidden by legal acts.

9.9. InstaReM shall not accept and execute Payment orders of the Client to perform transactions on the Account of the Client if funds on the Account are arrested, the right of the Client to manage the funds is otherwise legally limited, or in case transactions are suspended by applicable legal acts.

9.10. If money transferred by the Payment order is returned due to reasons beyond the control of InstaReM (inaccurate data of the Payment order, the account of the Payee is closed, etc.), the returned amount is credited to the Client's Account. Commission fees paid by the Payer for the Payment order execution are not returned, and other fees related to the returning of money and applied to InstaRemM can be deducted from the Client's Account.

9.11. The maximum limits of the costs of the Payment transactions may be set in the additional agreements signed between InstaReM and the Client.

10. COMMISSIONS FEES AND EXPENSES, CURRENCY EXCHANGE

10.1. The Client agrees to pay:

10.1.1. All legal costs incurred by the Client associated with entering into these Terms & Conditions and all taxes and expenses incurred by the Client in connection with these Terms & Conditions;

10.1.2. Any fees upon the execution of any requested services as are disclosed and agreed prior between InstaReM and the Client, as well as an amount equal to any other fee charged or levied on InstaReM, or other expense incurred by InstaReM, arising from any action taken pursuant to these Terms & Conditions.

10.2. InstaReM charges the following fees:

10.2.1. Commission fee is 1% for the execution of money transfer;

10.2.2. No currency exchange fee is applied, currency is converted based on the exchange rate provided by Thomson Reuters and is agreed with the client prior to transaction order is set;

10.2.3. Any fees arising from the beneficiary bank for processing or returning of the transaction;

10.2.4. Any stamp duty, duties and taxes (including applicable taxes) payable on or pursuant to these Terms & Conditions;

10.2.5. All amounts incurred by InstaReM as a result of the Client's default under the terms of these Terms & Conditions, including without limitation, all reasonable legal costs on a solicitor/client basis;

10.2.6. The Client authorizes InstaReM to appropriate, transfer, credit, apply or pay monies that may be received by InstaReM or held by InstaReM on the Client's behalf in payment of any amounts which may be outstanding by the Client to InstaReM in a transaction effected on the Client's behalf.

10.3. Where amounts are payable by one party to the other, netting principles shall apply to enable the party owing the larger amount to pay the excess only to the other party. Amounts may be converted into the same currency in accordance with these Terms & Conditions.

10.4. The Client acknowledges that should he enter into an agreement with InstaReM, the Client must pay all transaction charges, fees, payments, settlements, interest and any other amounts due under these Terms & Conditions on demand by InstaReM in cleared funds or otherwise as required in accordance with the terms of these Terms & Conditions.

10.5. Payments by the Client to InstaReM in accordance with these Terms & Conditions must be made without any offset, counter-claim or condition and without any deduction or withholding for any tax or any other reason unless the deduction or withholding is required by applicable law. Should the Client be required to make any form of deduction in respect of tax from any payment to be made or if InstaReM is required to pay any tax in respect of any payment made in relation to these Terms & Conditions at the Client's request the Client agrees to keep InstaReM indemnified against that tax and agrees to pay to InstaReM any additional amounts required to ensure InstaReM receives the full net amount that is equal to the amount InstaReM would have received had a deduction, withholding or payment of tax not been made.

10.6. Before the transaction is confirmed, the Client will be provided with the foreign exchange conversion rate that will be applied to the transaction and the transaction fee which will be charged. The Client will also be provided with the estimated amount the Payee will receive after currency conversion and deduction of the transaction fee. The actual amount that the Payee receives may differ from the payout amount due to additional fees applied by banks or other service providers.

10.7. The Client is enabled to submit following transaction orders only once the very first transaction of the Client is processed.

10.8. Exchange rates are subject to fluctuations outside of InstaReM control. Past movements or trends in the movement of foreign currency exchange rates should not be taken as an indicator of future movements in such exchange rates.

11. CLIENT REPRESENTATIONS AND WARRANTIES

11.1. The Client represents and warrants to InstaReM that:

11.1.1. these Terms & Conditions constitutes a legal, valid and binding obligations of the Client;

11.1.2. the Client represents and warrants that it has the capacity and/or has received the required authorizations to use the services, and that it shall indemnify and hold InstaReM harmless against any liability that could result for InstaReM from a breach of this representation and warranty;

11.1.3. the Client will not enter into a Foreign Exchange Contract as or by way of a wager and that all orders to be placed and all trading to be conducted under these Terms & Conditions are lawful;

11.1.4. in executing and giving effect to these Terms & Conditions, the Client does not and will not infringe any provision of any other document or agreement to which the Client is a party, nor any law or judgment/order binding upon it;

11.1.5. where the Client is more than one person, that all decisions made, and instructions issued, pursuant to these Terms & Conditions, are made on a fully informed and agreed basis by all the parties to the account;

11.1.6 all information supplied to InstaReM by the Client is, or at the time it is supplied will be, accurate in all material respects and the Client will not omit or withhold any information which would make such information inaccurate in any material respect;

11.1.7. the Client shall, where so required, provide to InstaReM a valid and binding guarantee and indemnity in favour of InstaReM as a precondition of entering into these Terms & Conditions;

11.2.8. the Client will provide to InstaReM on request such information regarding its financial and business affairs and/or identity, as InstaReM may reasonably require;

11.1.9. the Client and InstaReM are bound by the applicable financial services laws and regulations (as modified from time to time);

11.1.10. the Client is not insolvent, and if the Client is a corporate client, no resolution has been passed and no petition has been presented or order made for the Client's winding up or liquidation or the appointment of a receiver or a receiver and manager or an administrator of other insolvency official to the Client or any of its assets;

11.1.11. InstaReM relies on representations and warranties made by the Client. These representations and warranties and those contained elsewhere in these Terms & Conditions, survive the entering into of these Terms & Conditions and during the contractual relationship between the Client and InstaReM;

11.2. All monies are known to best efforts of proper traceable sources and are not from any criminal related sources.

11.3. InstaReM reserves the right to request further details relating to a transaction or beneficiary of a transaction. Including but not limited to personal or bank details in the normal course to process transactions.

12. DUTIES AND OBLIGATIONS OF THE CLIENT

12.1. The Client entitled to use services provided by InstaReM shall have the following duties:

12.1.1. to follow rules regulating money transfer services;

12.1.2. having found out about any loss, theft, illegal acquisition of the Client account or about its unauthorized use, also, about facts or suspicions that personalized security features of his account have

become known to or may be available to any third parties, to immediately give InstaReM a relevant notification;

12.1.3. Having been issued the Client account, the Client must take actions to protect the personalized security features of the account.

12.2. The Client undertakes to use the services provided by InstaReM in good faith, for legal purposes only and in compliance with these Terms and Conditions.

12.3. The Client shall verify the correct execution of his payment instructions and the effective receipt of a payment, at regular occasions. The information available online shall constitute valid evidence and shall prevail over any other information regarding such payment instructions and their execution. InstaReM is especially not responsible for fraudulent messages sent by unauthorized persons or for communication of wrong information. InstaReM shall not be liable for any consequence resulting from any such wrong information, nor for payment or reimbursement in such a case.

12.4. The Client is informed of the risk associated with the loss or theft of his identifier, the hacking of his computer or any other fraudulent act enabling third parties to make abusive, fraudulent or unauthorized use of his account. In addition, technical problems may occur in the use of a computer or Internet or on the InstaReM systems or on the network of mobile telephone operators, which can prevent or suspend the use of the Services. The Client alone is also responsible for preserving his equipment. The Client notably undertakes for such purposes:

12.4.1. not to leave his equipment and/or identifier accessible to third parties;

12.4.2. to memorize his identifier and not to write it down and not to communicate it to third parties;

12.4.3. not to let third parties use his equipment, except for trustworthy people under supervision;

12.4.4. to optimally secure his equipment (antivirus software, anti-spyware, firewall, etc.);

12.4.5. to immediately inform InstaReM (by e-mail support@InstaReM.com or phone number) of any event that could lead to fraudulent, abusive or unauthorized use of Client's account.

12.5. InstaReM also reserves the right (but has no obligation) to suspend the services for justified reasons such as security reasons or the presumption of an unauthorized or fraudulent use of the identifier.

12.6. Instarem reserves the right, at its sole discretion and without explanation, to refuse to deal on behalf of the Client in relation to any Foreign Exchange Contract or to limit the number of Contracts entered for the Client. Instarem will inform the Client regarding any refusal before or as soon as practicable after such refusal

13. PROVISION OF INFORMATION ON PAYMENTS TRANSACTIONS AND PAYMENT ACCOUNT BALANCE

13.1. The Client has access to information on transactions (the identification number unique to the specific payment transaction, the completion dates of the relevant payment transaction, the total fee charged to the client for the payment transaction) and balances (current balance and available balance) on Client's Accounts in electronic form.

13.2. InstaReM shall supply statements of accounts in paper form or other durable medium at the Client's request for free for monthly statements. The Client acknowledges and agrees that in case if the Client requests InstaReM to provide statements of accounts in paper form or other durable medium more frequently than monthly statements, InstaReM submits the statements of Account after the applicable fee is paid according to the current price list.

13.3. The Client is entitled to get the statements of Account in paper form or other durable medium for free in case of termination in these Terms & Conditions. The Client may use this right only if the Client and InstaReM had contractual relationship more than 36 (thirty-six) months before termination

of these Terms & Conditions as well as the Client may refuse to get statements of accounts if the Client provides the notice within refusal of such right in written to InstaReM.

13. PROVISION OF INFORMATION ON PAYMENTS TRANSACTIONS AND PAYMENT ACCOUNT BALANCE

14.1. Any and all communications, statements of account, reports, certifications, confirmations or any other information, including InstaReM rules (hereinafter the 'notifications') must be made in writing (i.e. a relevant document must be drawn up) or verbally, except in cases provided by legal acts of the Republic of Lithuania and / or under agreements. Documents sent by telecommunication means or by electronic means (via the Internet) shall be deemed to be documents made in writing.

14.2. InstaReM shall deliver notifications to the Client in person (through the Client's Account) or announce them publicly.

14.3. The customer's notifications to InstaReM shall be delivered or told directly to the InstaReM authorised employees, also, sent by mail, telephone and other telecommunication means, by email, via the InstaReM system. If the customer gives a notification verbally, InstaReM shall have the right to record the conversation pursuant to the procedure established by laws and with prior notice to the Client about such records.

14.4. Notifications delivered by the parties shall be deemed received:

14.4.1. if a notification has been delivered verbally (including by phone) – at the time it is being told;

14.4.2. if a notification is handed in directly – on the day it is handed in;

14.4.3. if a notification is sent by e-mail, telephone and other means of communication – on the nearest business day in the country of the receiver since its dispatch;

14.4.4. if a notification is announced via InstaReM system – on the nearest business day in the Client's country following the day of its announcement;

14.4.5. if a notification is announced publicly – on the day of its announcement.

14.5. If the agreement or any other documents (applications, forms, etc.) provided to the InstaReM does not contain the Client's contact information, InstaReM shall have the right to give the notification according to the latest contact information indicated by the Client. If the agreement does not contain InstaReM contact information, the Client shall have the right to give the notification according to the contact information indicated at InstaReM website.

14.6. The parties must immediately inform each other of any change in their contact information. At InstaReM request the Client must provide relevant documents in evidence of a change in the contact information. If case of failure to fulfil such duty, it shall be deemed that any notification sent according to the latest information indicated to the other party has been duly sent, and any obligation fulfilled based on such information has been duly fulfilled.

14.7. The parties must immediately provide each other with information of any circumstances that may be important for performing under the agreement.

14.8. The Terms and Conditions, all communication and the fees and charges information shall be announced in the English language. The agreements shall be executed in the English language. By accepting those Terms and Conditions, Client agree that all the communication will be in English.

14.9. InstaReM notifications delivered to the Client in person shall be made in the English language. At InstaReM consent, InstaReM notifications may be made in any other language requested by the Client. InstaReM notification publicly announced at InstaReM website shall be made in the English language.

14.10. The Client's notification to InstaReM may be made in the English language.

14.11. Documents provided to InstaReM must be made in the English language. If documents provided to InstaReM are made in any other language, InstaReM shall be entitled to request their translation into the English language or any other language indicated by InstaReM by a competent translator acceptable to InstaReM. InstaReM shall be also entitled to request that authenticity of the translator's signature is notarized.

14.12. The Client shall be entitled to anytime familiarize with the effective version of the Terms and Conditions, also, with any version of the Terms and Conditions that was effective after the day of execution of the framework agreement. The aforementioned documents and information may be announced at InstaReM website, and if they are not announced and a separate request of the Client has been received, they must be provided to the Client in writing or using any other durable medium.

14.13. If the Client would like to contact InstaReM about a concern relating to these Terms & Conditions, the Client may call on +370 5 214 0263 (note: telephone network charges will apply), or contact InstaReM through the Account or via email support@instarem.com. InstaReM will try to resolve any issues the Clients may have about their Account or the services of InstaReM. InstaReM shall provide the answer within 15 (fifteen) Business days of receiving Client's concern unless the concern is of a "simple" nature and can be resolved with 1 (one) Business day from the receipt day. InstaReM shall inform the Client if exceptional circumstances arise, in which case it may take up to 35 (thirty-five) Business days to address Client's concern.

15. SECURITY AND RECTIFYING MEASURES

15.1. For information about how InstaReM handles your information please carefully review InstaReM Privacy Policy. A copy of the Privacy Policy may be obtained upon request at support@instarem.com, or by visiting www.instarem.com.

15.2. In the event of suspect, fraud or any security threats to Client's information and funds InstaReM will immediately block the Client's account access aiming to prevent personal data and financial loss as well as will terminate actions of processing Client's submitted transaction if the transaction hasn't been processed yet.

15.3. The information of the incident will be shared with the Client through applicable means of communication (no other than specified previously) depending on the type of incident and if any of contact information is compromised.

15.4. The account may be renewed only after security of it is restored.

15.5. In the event of the dispute the Client has a right to raise a complaint accordingly to our Complaints Procedure published on the website www.instarem.com.

15.6. The notices provided by the Client regarding the unauthorized or improperly executed Payment transactions.

15.6.1. The Client is obligated to check the information about the executed Payment transactions at least 1 (one) time per month.

15.6.2. The Client is obligated to inform InstaReM in writing about the unauthorized or improperly executed Payment transactions, including the noticed mistakes, inaccuracies in the extract within 5 (five) Business days from the acknowledge of such circumstances and in any case not later than within 13 (thirteen) months from the date on which (in the opinion of the Client) InstaReM executed unauthorized or improperly executed the Payment transaction. The other terms of informing InstaReM about the circumstances described above may be used in cases where the Client is the Consumer and, in the cases, set forth by the additional agreements signed between the Parties.

15.6.3. In case if the Client does not notify the InstaReM about the circumstances described in the point 15.6.2 of these Terms & Conditions within the terms indicated in these Terms & Conditions and

the additional agreements between the Parties then it shall be considered that the Client unconditionally confirmed the Payment transactions executed in the Client's Account.

15.7. The liability of the Client for unauthorized Payments transactions and the liability of InstaReM for the unauthorized Payment transactions

15.7.1. In case if the Client is the Consumer and he denies the authorization of the executed Payment transaction or declares that the Payment transaction was executed improperly, InstaReM is obligated to prove that the Payment transaction was authorized, it has been properly registered, entered in the accounts and was not affected by technical disturbances or other deficiencies in the services provided by InstaReM.

15.7.2. In case if the Client is the legal person the using of the identity verification measures and login credentials of the Account is the right prove, that the Client authorized the Payment transaction or the prove that the Client has acted fraudulently or failed with intent or gross negligence to fulfil one or more of the Client's obligations specified in these Terms & Conditions.

15.7.3. In accordance to the terms indicated in the point 15.6.2 of these Terms & Conditions or having determined that the Payment transaction was not authorized by the Client, InstaReM without undue delay, but no later than by the end of the next Business day, return the amount of the unauthorized Payment transaction to the Client and, where applicable, - restores the balance of the Account from which this amount was written down and which would have existed if the unauthorized Payment transaction had not been executed, unless the InstaReM has reasonable suspicious of the fraud.

15.7.4. If the Client is the Consumer, the Client bears all the losses that have arisen due to unauthorized payment transactions for the amount of up to 50 (fifty) Euros if these losses have been incurred due to:

15.7.4.1. usage of a lost or stolen payment instrument;

15.7.4.2. illegal acquisition of a payment instrument if the Client had not protected personalized security features (including identity verification instruments).

If the Client is not the Consumer, the Client shall bear all losses for the reasons specified in this clause, except as otherwise provided in these Terms & Conditions and / or the additional agreements signed between the Parties.

15.7.5. The Client is liable for any losses caused by unauthorized Payment transaction if such losses incurred to the Client due to that that the Client has acted fraudulently or failed with intent or gross negligence to fulfil one or more of the Client's obligations under these General Conditions.

15.7.6. The Account may be blocked by the Client's initiative and / or the Account (including the payment instrument if such is given to the Client) may be blocked if the Client submits a respective request to InstaReM. InstaReM has the right to demand that the request submitted by the Client's oral request to block the Account (including the payment instrument if such is given to the Client) be subsequently approved in writing or in another manner acceptable to InstaReM.

15.7.7. If InstaReM has the reasonable doubts that the request indicated in point 15.7.6. of these Terms & Conditions is not submitted by the Client, InstaReM has the right to refuse to block the Account (including the payment instrument if such is given to the Client). In such cases, InstaReM shall not be liable for any losses that may result from the failure to comply with the said request.

15.7.8. Other terms of the liability of the Parties for the unauthorized Payment transactions may be indicated in the additional agreements between the Parties.

15.8. Liability of InstaReM for proper execution of Payment transaction

15.8.1. In case if the of the improperly execution of the Payment transaction and where the Client is the legal entity, InstaReM is liable only due to the fault of InstaReM. InstaReM is not liable for third parties' mistakes.

15.8.2. If the Client initiating the Payment order executes a Payment order by identifying a unique identifier, such Payment order shall be deemed to be executed properly if it was executed according

to the specified unique identifier. InstaReM has the right, but it is not obliged to check whether the unique identifier presented in the Payment order received by InstaReM corresponds to the Account holder's name and surname (name).

15.8.3. If the unique identifier is presented to InstaReM with the Account to be credited or debited from the Account, the Payment order is deemed to be executed properly if it was executed according to the specified unique identifier. If InstaReM carries out the said inspection (for example, in the prevention of money laundering risk) and find out clear mismatch between the unique identifier submitted to InstaReM and the Account holder's name, InstaReM shall have the right not to execute such a Payment order.

15.8.4. If the Client (Payer) initiates properly the Payment order and the Payment transaction is not executed or executed improperly InstaReM, at the request of such Client, shall immediately and without charge take measures to trace the Payment transaction and to inform about results of search the Client.

15.8.5. InstaReM is liable for the properly initiated Payment order with the terms set forth by these Terms & Conditions and / or additional agreements signed between the Parties.

15.8.6. InstaReM is liable for the not applying the commission fees or giving back the already paid commission fee in case if the Payment order was not executed or executed improperly due to the fault of InstaReM.

15.8.7. InstaReM is not liable for the indirect losses incurred by the Client and related to the non executed Payment order or improperly executed Payment order. InstaReM is liable only for the direct losses of the Client.

15.8.8. InstaReM is not liable for claims raised between the Payee and Payer and such claims are not reviewed by InstaReM. The Client may submit the claim to InstaRem only regarding the non-performance or improperly performance of the obligations of InstaReM.

15.8.9. Limitations of liability of InstaReM shall not be applied if such limitations are prohibited by the applicable law.

15.9. The conditions of the re-payment of the amount of the Payment transactions of the Payee or initiated by the Payee are the same as they are set forth in Law on Payments of the Republic of Lithuania, unless otherwise agreed by the Parties.

16. ONLINE FACILITY

16.1. The Client acknowledges that it has read, understood and agreed to the terms and conditions associated with dealing via our online trading or mobile phone application facility as set out in these Terms & Conditions.

16.2. InstaReM shall permit the Client electronically to monitor the activity and positions in its account by providing an online trading facility. The online trading facility or mobile phone application may be a proprietary service offered by InstaReM or a third-party system.

16.3. The Client agrees to use the online trading facility and/or mobile phone application software solely for its internal business.

16.4. The Client agrees that it shall not distribute the platform to any third party.

16.5. The online trading facility or mobile phone application provided by InstaReM may be used to transmit, receive and confirm the execution of orders. Regardless of any online confirmation received upon placement of an instruction via the online trading facility, such transaction is not confirmed by InstaReM until InstaReM provides confirmation.

16.6. InstaReM consents to the Client's access and use in reliance upon the Client having adopted procedures to prevent unauthorized access to and use of the online trading facility or mobile phone

application, in any event, the Client agrees to any financial liability for trades executed through the online trading facility.

16.7. The online trading facility and mobile phone application are provided on an “as-is” basis and InstaReM makes no express or implied representations or warranties to the Client regarding their operation or usability.

16.8. InstaReM makes no representations or warranties regarding any services provided by any third party.

16.9. The online trading facility may be available in several versions, which may be differentiated in various aspects including, but not limited to the level of security applied, products and services available etc. InstaReM shall not be liable to the Client for any loss, expense, cost or liability suffered or incurred by the Client due to the Client using a version different from the standard version with all available updates installed.

16.10. InstaReM does not warrant that access to or use of the online trading facility or mobile phone application will be uninterrupted or error-free, or that the service will meet any particular criteria with respect to its performance or quality. InstaReM expressly disclaims all implied warranties, including without limitation warranties of merchantability, title, fitness for a particular purpose, non-infringement, compatibility, security or accuracy.

16.11. The use and storage of any information provided or made available to the Client through the use of the online trading facility or mobile phone application is for the use of the Client and is the Client’s sole risk and responsibility.

16.12. The Client is responsible for providing and maintaining the communications equipment and telephone or alternative services required for accessing and using the online trading facility or mobile phone application, and for all communications service fees and charges incurred by the Client in accessing the online trading facility or mobile phone application.

16.13. InstaReM may at any time at its sole discretion terminate or restrict any Client’s access to the online trading facility or mobile phone application at any time. Should InstaReM terminate these Terms & Conditions or access to the trading platform or mobile phone application, the Client will be liable for all fees charges and obligations incurred under these Terms & Conditions prior to termination.

16.14. The Client acknowledges that from time to time, and for any reason, the online trading facility or mobile phone application may not be operational or otherwise available for the Client’s use due to servicing, hardware malfunction, software defect, service or transmission interruption or other cause.

16.15. The Client’s failure to observe any of the undertakings or representations may result in civil or criminal liability, as well as termination of the use of the online trading facility or mobile phone application.

16.16. The Client may not under any circumstance use the online trading facility or mobile phone application to do any of the following:

16.16.1. publish, post, distribute or disseminate defamatory, infringing, obscene or other unlawful or offensive material or information;

16.16.2. intercept or attempt to intercept any email correspondence;

16.16.3. use the online trading facility or mobile phone application in any manner that may adversely affect its availability or its resources to other users;

16.16.4. send correspondence electronically or otherwise to other users for any purpose other than personal communication; or

16.16.5. act, or fail to act in a manner which may result in the violation of any laws or regulations.

17. INDEMNITY

17.1. The Client will indemnify and keep indemnified InstaReM and its employees, contractors or agents from and against any cost, expense, claim, action, suit, loss, damage or other amounts whatsoever arising out of any default, whether by act or omission, of the Client under these Terms & Conditions or anything lawfully done by InstaReM in accordance with these Terms & Conditions or by reason of InstaReM complying with any direction, request or requirement of any regulatory authority.

17.2. InstaReM shall not be responsible or liable in any way for any delay or error in the transmission or execution of any dealing by it under these Terms & Conditions caused by the Client or any other third party, including but not limited to any systems or operational failure or action, bank delay, postal delay, failure or delay of any fax or electronic transmission or delay caused by accident, emergency or act of god.

17.3. No warranty is provided by InstaReM in relation to information or advice sourced from third parties, and all information or advice provided by InstaReM to the Client is for the private use of the Client and is not to be communicated to any third party without the prior written consent of InstaReM.

17.4. These indemnities shall survive any termination of the Client relationship.

18. LIMITATION OF LIABILITY

18.1. All obligations of InstaReM are obligations to use reasonable endeavours and do not constitute obligations to effectively achieve any result.

18.2. InstaReM is responsible only for intentional misconduct or serious negligence. InstaReM can under no circumstances be held liable by the Client for any damages that may result from a violation of the Terms and Conditions by the Client.

18.3. The Client declares it has read, understood and accepted all of the terms and conditions outlined in these Terms & Conditions. The Client agrees that when entering into an agreement with InstaReM the Client is relying on its own judgment and, to the extent permitted by law, in the absence of negligence, fraud or dishonesty by InstaReM or any of its employees, agents and representatives in relation to InstaReM's activities as the holder of an E-Money license, InstaReM shall bear no responsibility or liability of any kind whatsoever with respect to any advice or recommendation given or views expressed to the Client, whether or not the advice, recommendation, or views expressed was as a result of a request by the Client, nor will InstaReM be liable in any respect of any losses incurred by the Client resulting from dealing in any product or products or services offered by InstaReM.

18.4. InstaReM will bear no liability whatsoever in respect of any private dealings, contracts, transactions or relationships between the Client and any of InstaReM's employees or agents.

18.5. In the absence of negligence, fraud, dishonesty or misconduct by InstaReM or any of its employees, agents and representatives and to the full extent of the law, InstaReM bears no responsibility or liability for any Client's losses or damages whatsoever incurred as a result of any delay in transmitting or a failure to transmit funds caused by reasons outside the control of InstaReM or as a result of InstaReM's failure to execute orders in a timely manner or administer these Terms & Conditions in the manner contemplated by these Terms & Conditions for reasons beyond its control and, without limiting the indemnity in clause 17.1, the Client indemnifies and agrees to keep InstaReM and its employees, agents and representatives (for whom InstaReM acts as agent) indemnified and against all sums of money, actions, proceedings, suits, claims, demands, damages, costs, expenses and other amounts whatsoever arising in respect of any such loss or damage. Reasons outside InstaReM's control may include but are not limited to, exchange control or other government restrictions, exchange or market rulings, suspension of trading, power failure, telecommunication failure, strikes or war.

18.6. In all cases where InstaReM liability is engaged, that liability shall be limited to damages that constitute the necessary, foreseeable and inevitable direct consequence of InstaReM fault. InstaReM shall not be liable for any indirect or consequential damages (including any loss of profits, goodwill, revenue, production, anticipated savings, reputational loss, end user claims or losses consequent upon loss or corruption of data nor the cost of reconstituting data).

18.7. All such available exemptions and limitations of liability shall apply in respect of InstaReM's employees, officers, agents and representatives.

19. INTELLECTUAL PROPERTY RIGHTS

19.1. All intellectual property rights pertaining to the Services belong to InstaReM or its suppliers.

20. PRIVACY

20.1. In order to provide the Client with services, InstaReM needs to collect personal information about the Client and obtain the Client's agreement in relation to the handling of such personal information. If the Client does not provide the requested information or agree to the information handling practices detailed in these Terms & Conditions, InstaReM may be unable to provide the services outlined in these Terms & Conditions to the Client.

20.2. The Client shall ensure that all information provided to InstaReM is accurate and up-to-date at all times. Any changes must be advised to InstaReM as soon as practicable.

20.3. InstaReM has systems and processes in place to address privacy requirements and can provide the Client with a Privacy Statement should the Client require further information about InstaReM's information handling practices.

20.4. The Client authorizes InstaReM to collect, use, store or otherwise process personal information described in the privacy policy of InstaReM and which enables InstaReM to provide and/or improve its services.

20.5. The Client, as a data subject, shall have the right to:

20.5.1. know/be informed about the processing of his/her personal data;

20.5.2. have access to his/her personal data and familiarise him/herself with the processing method;

20.5.3. demand rectification or destruction of his/her personal data or restriction of further processing of his/her personal data, with the exception of storage, where the data are processed not in compliance with the provisions of laws;

20.5.4. object to the processing of his/her personal data.

21. AMENDMENTS TO SERVICES AND TERMS AND CONDITIONS

21.1. InstaReM is entitled at any time to make amendments or improvements that it deems helpful or necessary to ensure the continuity, development and security of the services; it can limit or extend the scope of the services or the payment methods (either individually or collectively for all Clients). If the case occurs, the Client is not entitled to any compensation.

21.2. InstaReM may amend these Terms and Conditions, at any time, provided it informs the Client thereof at least two months before the entry into force of the amended Terms and Conditions, with personal notice through the Client's Account, by a notice on the Website or by any electronic means. If the Client does not accept such amended Terms and Conditions, he is entitled to terminate these Terms and Conditions, without owing any compensation for such termination, by a termination

notice before the entry into force of such amended Terms and Conditions. If the Client has not sent out termination notice before the entry into force of the amended Terms, he is deemed to have accepted the amended Terms and Conditions.

21.3. The termination of these Terms and Conditions in accordance with the clause 21.2. shall not release the Client from its obligations to InstaReM arising prior to the date of termination of these Terms and Conditions to be properly executed.

21.4. If the Client does not use his right to terminate these Terms and Conditions in accordance with clause 21.2. of these Terms and Conditions, the Client shall be deemed as accepted the changes to these Terms and Conditions, applicable prices and commission fees and / or the terms of services made. If the Client agrees with the changes to these Terms and Conditions, applicable prices and commission fees and / or the terms of services, then the Client is not entitled subsequently to submit to InstaReM Client's objection and / or claims regarding the content of such changes.

22. TERMINATION

22.1. The Client may terminate these Terms and Conditions by notifying InstaReM at least 30 (thirty) days prior to the date of termination.

22.2. InstaReM may terminate these Terms and Conditions by notifying the Client 60 (sixty) days prior to the date of termination.

22.3. InstaReM may also terminate these Terms and Conditions by notifying the Client 60 (sixty) days prior to the date of termination, if the Client has not made any Payment transactions for more than 24 (twenty-four) consecutive months. Before the termination based on such legal basis as defined in this clause 22.3, InstaReM contacts with the Client due to the clear up of the necessity of opened Client's Account. In case if Client has not made any Payment transaction for more than 24 (twenty-four) months, the InstaReM follows the Decision of the Director of Supervisory Department of the Bank of Lithuania dated 18 of December 2017 No. 241-229.

22.4. The Terms and Conditions may be terminated by mutual agreement between Parties.

22.5. InstaReM may terminate these Terms and Conditions immediately if InstaReM reasonably suspects or determines that the Client:

22.5.1. is in violation of applicable laws or regulations including those connected with anti-money laundering or counter-terrorist financing;

22.5.2. has provided false or misleading information or documentation to InstaReM, failed to provide the documents and information connected with its Account and using the services or failed to keep such documents and information up-to-date;

22.5.3. is using the services to make or receive payments for activities related to those provided in the restricted activities, or;

22.5.4. is otherwise using the services for malicious, illegal or immoral purposes.

22.6. If it is allowed to do so under the applicable laws and regulations, InstaReM will notify the Client about the underlying reasons of termination of these Terms and Conditions as soon as possible.

22.7. The termination of these Terms and Conditions shall not release the Parties from their obligations to each other arising prior to the date of termination of these Terms and Conditions to be properly executed.

23. GOVERNING LAW AND DISPUTE RESOLUTION

23.1. These Terms and conditions shall be governed by and construed in accordance with the Lithuanian law.

23.2. The disputes between InstaReM and the Client shall be solved through negotiations.

23.3. In case if the dispute cannot be solved through negotiations, the Client can submit a complaint by post or e-mail, specifying Client's name, contact details, relevant information, which would indicate why the Client reasonably believes that InstaReM violated the legal rights and interests of the Client while providing the services. The Client can add other available evidence that justifies the need for such a complaint. If the Client would like to submit a formal complaint, the Client shall send the email to [xxx].

23.4. Upon receipt of a complaint from the Client, InstaReM confirms receipt of the complaint and indicates the time limit within which the reply will be submitted. In each case, the deadline for submitting a reply may vary as it directly depends on the extent and complexity of the complaint filed, but InstaReM will make the maximum effort to provide the response to the Client within the shortest possible time, but not later than 15 (fifteen) Business days.

23.5. If InstaReM is not able to provide an answer to the complaint of the Client within 15 (fifteen) Business days for reasons beyond the control of InstaReM, InstaReM shall send a response to the Client's e-mail address, clearly indicating the reasons for the delay in responding to the complaint and specifying the deadline by which the Client will receive the final reply. In any event, the deadline for receiving the final reply shall not exceed 35 (thirty-five) Business days. The complaint handling procedure is free of charge for the Clients.

23.6. In case the Client is the Consumer and considers that his/her complaint was not solved correctly, the Client has the right to complain directly to the Bank of Lithuania as InstaReM is a electronic money institution established and licensed in Lithuania. The complaint to the Bank of Lithuania may be submitted by following:

23.6.1. via the electronic dispute settlement facility E-Government Gateway;

23.6.2. by completing a Consumer application form which may be found on the website of the Bank of Lithuania and by sending it to the Supervision Service of the Bank of Lithuania, Žirmūnų g. 151, LT-09128, Vilnius, Lithuania or by email at pt@lb.lt

23.6.3. by filling out a free-form application and sending it to Supervision Service of the Bank of Lithuania Žirmūnų g. 151, LT-09128, Vilnius, Lithuania or by e-mail – pt@lb.lt

23.7. More information about the procedure of submitting the complaint to the Bank of Lithuania may be on the website of the Bank of Lithuania.

23.8. The Client (who is the Consumer) who have a place of residence in other European Union or European Economic Area member states are also able to submit their claim to the relevant local authority in their place of residence.

23.9. In case if the dispute cannot be settled through negotiations, disputes shall be solved in the courts of the Republic of Lithuania in accordance with the procedure set forth by the laws of the Republic of Lithuania.



THANK YOU

