

Special Terms and Conditions of Crypto-Assets Payouts

Date of publication: **August 14, 2026**

Date of entry into force: **September 14, 2026**

These Special Terms and Conditions of Crypto-Assets Payouts ("**Special Terms**") set out the terms and conditions under which UAB "Decentralized" ("**CoinGate**", "**We**") provides Crypto-Assets Payouts service to You.

1. GENERAL PROVISIONS

- 1.1. These Special Terms govern the matters that are specific to Crypto-Assets Payouts service. Any matters that are related to provision of Our Services, including Crypto-Assets Payouts service, to You but not expressly regulated by these Special Terms are governed by the General Terms and Conditions ("**General Terms**") (available on Our Website <https://coingate.com/legal-documents>) or any other exclusive agreements as agreed between You and Us.
- 1.2. These Special Terms are deemed as an extension of the General Terms, and do not negate or replace them. In case of discrepancies between these Special Terms and the General Terms, these Special Terms prevail.
- 1.3. By using Our Crypto-Assets Payouts service, You confirm that You have read and understood these Special Terms, agree to all provisions, and will comply with them.
- 1.4. Crypto-Assets Payouts service is available only for those Our Customers that are legal persons.

2. DEFINITIONS

- 2.1. The following definitions apply in these Special Terms:

Crypto-Asset Payout	means a transfer, on Your behalf, of Crypto-Assets from Your CoinGate Account to a Beneficiary, initiated as a Direct Payout or through a Payout Link.
Direct Payout	means a Crypto-Asset Payout for which You provide the Beneficiary's wallet address and blockchain network when submitting the payout request.
Payout Link	means a time-limited link created at Your request for a specified payout amount and intended for a Beneficiary, through which the Beneficiary may provide the information and wallet address required to collect the Crypto-Asset Payout.
Beneficiary	means the natural or legal person designated by You as the intended recipient of a Crypto-Asset Payout. A Beneficiary does not become Our Customer solely by receiving a Direct Payout or collecting a Payout Link.
Reserved Funds	means the payout amount and applicable Fees shown as the total deduction when You create a Payout Link, which are unavailable for other Transactions in Your CoinGate Account until the Payout Link is collected or expires.

- 2.2. All other definitions that are not defined in this Section are understood as they are defined in the General Terms.

3. CRYPTO-ASSET PAYOUTS

- 3.1. Our Crypto-Assets Payouts service allows You to transfer Crypto-Assets from Your CoinGate Account to Beneficiaries by requesting a Direct Payout or creating a Payout Link.
- 3.2. In Your CoinGate Account, You can request a Direct Payout by specifying the payout amount and currency, the purpose of Payout, and Beneficiary details, including:
 - 3.2.1. full name, residential address, and email address;
 - 3.2.2. Crypto-Asset wallet address and blockchain network;
 - 3.2.3. any additional details We may request from You.
- 3.3. In Your CoinGate Account, You can create a Payout Link by specifying the payout amount and currency, payout purpose, expiry period and Beneficiary email address, and by providing any other details We may request.
- 3.4. To collect a Payout Link, the Beneficiary must provide the information and complete any confirmations or verification We require, select a supported Crypto-Asset and blockchain network, provide a wallet address, and confirm the payout details. We make the Beneficiary Disclaimer, Risks Disclaimer and applicable Privacy Notice available during collection.
- 3.5. By requesting a Crypto Asset Payout, You instruct and authorize Us to transfer Your Crypto-Assets in line with these Special Terms, the General Terms and applicable laws.
- 3.6. For a Payout Link, You authorize Us to debit the Reserved Funds and execute the Crypto-Asset Payout once the Beneficiary completes collection, without a further instruction from You. If the Payout Link expires, it can no longer be used and the Reserved Funds will be returned to Your CoinGate Account upon expiry of the Payout Link.
- 3.7. All Crypto-Asset Payouts are intended for the Beneficiaries indicated by You. You are responsible that all details provided in Your Crypto-Asset Payouts are accurate and complete.
- 3.8. Once You provide Us with a request for a Crypto-Asset Payout, it may be irrevocable. To attempt to cancel a provided request for a Crypto-Asset Payout, email a written request to support@coingate.com. We will make reasonable efforts but cannot guarantee cancellation. We will inform You of the result. If cancellation succeeds, Fees paid for initiating a Crypto-Asset Payout may not be refunded.
- 3.9. Every Crypto-Asset Payout is assigned a unique transaction number, which can be located in the CoinGate System. You must reference this transaction number when contacting Us regarding a specific Crypto-Asset Payout.
- 3.10. We may decline, delay, suspend or cancel a Crypto-Asset Payout if at least one of the following circumstances applies:
 - 3.10.1. the details provided in Your Crypto-Asset Payout are incomplete or incorrect, or contain inadmissible characters or inputs;
 - 3.10.2. the Beneficiary, wallet address or Transaction does not pass Our compliance checks, or the Beneficiary fails to provide requested information or complete required verification;
 - 3.10.3. Your CoinGate Account lacks a sufficient amount of Crypto-Assets;
 - 3.10.4. the Crypto-Asset Payout exceeds any applicable Transaction limits;
 - 3.10.5. We have reasonable grounds to suspect that the Crypto-Asset Payout is unauthorized, fraudulent, or there has been a security breach;
 - 3.10.6. the Crypto-Asset Payout is unlawful or suspected to be unlawful;

3.10.7. there are other circumstances when We can suspend, restrict or cancel Transactions under applicable law, these Special Terms or the General Terms, or We reasonably believe that the Crypto-Asset Payout may infringe Our, Our other Customers' or the public's legitimate interests.

- 3.11. We will inform You and, where possible, provide reasons for the refusal along with instructions to correct any errors. We may charge Fees to cover reasonable costs for this process. However, We are not required to notify You if We determine that doing so might be unlawful. We are not liable for a failure or delay caused by the Beneficiary, except to the extent caused by Our own breach.
- 3.12. The time required for transferred Crypto-Assets to become available to the Beneficiary depends on blockchain networks, third-party providers and other circumstances beyond Our control. We do not guarantee when the transferred Crypto-Assets will become available to the Beneficiary.
- 3.13. If the Crypto-Assets (or Funds) in Your CoinGate Account are different from those Crypto-Assets that You want to transfer, You authorize Us to exchange original Crypto-Assets (or Funds) as per the General Terms.
- 3.14. If a Crypto-Asset Payout is unsuccessful, incomplete, or refunded and the Crypto-Assets are returned to Us, You authorize Us to credit those Crypto-Assets back to Your CoinGate Account. In such cases, the amount credited to Your CoinGate Account may be different than the original Crypto-Asset Payout amount due to blockchain network fees or fees charged by third-party providers, and You agree to cover any such fees.
- 3.15. If the Crypto-Assets (or Funds) were exchanged prior to the Crypto-Asset Payout and are later returned, We will credit Your CoinGate Account with the type of Crypto-Assets that was returned, without exchanging them into the original type of Crypto-Assets.
- 3.16. You acknowledge that execution of a Crypto-Asset Payout may depend on the Beneficiary's consent to accept Crypto-Assets and, for a Payout Link, completion of collection before expiry. We are not liable for failure or delay caused by the Beneficiary, except to the extent caused by Our own breach.

4. COMPLIANCE WITH AML/CTF, INTERNATIONAL SANCTIONS, TRANSFER OF FUNDS REGULATION

- 4.1. To comply with AML/CTF requirements, international sanctions, Transfer of Funds Regulation (Regulation (EU) 2023/1113) and other applicable laws we must collect certain information and data about You and the beneficiary. Any personal data will be processed in accordance with Our Privacy Policy. Failure to submit required information and data or provision of incorrect or incomplete information and data, or failure to comply with Our other instructions will result in our Services being unavailable to You.
- 4.2. We shall have the right to verify the provided information using reliable and independent sources of information and other lawful methods.
- 4.3. We shall perform monitoring of all Crypto-Asset Payouts and in the case of a suspicious and/or unusual operation or Transaction, We shall have the right to suspend it for a certain period of time or reject it. In that case, We shall not be liable to You or beneficiary for any default on any contractual obligations and/or for any damages or losses sustained by You or beneficiary.
- 4.4. We do not execute Crypto-Asset Payouts to unsupported countries, or violating international sanctions, or associated with the sanctioned goods, services, individuals, entities, governments, jurisdictions, or otherwise violating AML/CTF requirements, Transfer of Funds Regulation (Regulation (EU) 2023/1113), other applicable laws, or these Special Terms or the General Terms.

- 4.5. We shall have a general duty to report any suspicious activity identified during the business relationship with You to the relevant authorities as well as other reporting duties deriving from relevant legal acts. We shall not be liable to You for the execution of such duties.
- 4.6. Further provisions on Our AML/CFT and international sanctions approach are provided in the General Terms and AML/CFT Policy.

5. FINAL PROVISIONS

- 5.1. You must pay the Fees for Our Services, including Crypto-Assets Payouts service, as described in the General Terms.
- 5.2. The current list of supported Crypto-Assets, and the supported networks for transferring each one, is available at: <https://coingate.com/supported-currencies>.
- 5.3. The current and previous versions of these Special Terms are available on Our website. Save or print a copy for Your records.
- 5.4. These Special Terms are valid until terminated as per procedure set out in the General Terms.