

Digital Ledger OÜ

Special Schedule on Product Features

Version: 23 November 2020

Contact information:

Digital Ledger OÜ

Commercial registry code: 14632235

Address: Tartu mnt 43, Tallinn 10128, Estonia

E-mail address: info@osom.finance

1. General. This Special Schedule on Product Features (hereinafter the **Special Product Features Schedule**) complements Digital Ledger OÜ's (hereinafter **Digital Ledger** or **We**) general terms and conditions (hereinafter the **Terms** or the **Agreement**) governing its provision of services to users (hereinafter the **User** or **You**). Both the Terms and this Special Product Features Schedule - which should be read in conjunction - are binding on any use of the Service by the User. In the event of a conflict between this Special Product Features Schedule and the general Terms, the Terms shall prevail.

2. Availability of Special Product Features Schedule. This Special Product Features Schedule is available in the English language. The Terms will remain available to the User in the "OSOM" mobile app (hereinafter the **App**) or browser (at <https://osom.finance/>) (hereinafter the **Website**). However, we encourage the Users to save or print these Terms for future reference.

3. Gift Features in Your OSOM App

3.1. **Sending User Flow.** By choosing to activate and use the gift feature of either the OSOM wallet or OSOM Crypto Autopilot, the following steps occur:

- a. The sending User (hereinafter the **Sending User**) creates a gift of virtual assets for another current or potential User (hereinafter the **Receiving User**) by choosing the amount of the gift denominated in Bitcoin or Euro (via an on the fly conversion) to be donated to the Receiving User in either the OSOM wallet or OSOM Crypto Autopilot;
- b. The OSOM wallet or OSOM Crypto Autopilot system then automatically generates a giftlink;
- c. The Sending User sends the giftlink to the Receiving User.

3.2. **Obligations of the Sending User:** by depositing a gift in either the OSOM wallet or OSOM Crypto Autopilot, the Sending User accepts that:

- a. The Sending User should only send this gift to person(s) who are:
 - Either current users of the App who have successfully passed our mandatory Identification/Anti-Money Laundering/Know Your Customer (AML/KYC) verifications;
 - Potential users of the App, provided that they download our App and successfully pass our mandatory AML/KYC verifications;

- Only based in one of the authorised jurisdictions where we operate, and not from any high-risk or prohibited jurisdictions. For a comprehensive list of jurisdictions where we operate, please refer to our general Terms and FAQ available on our OSOM website at <https://osom.finance/>).
- b. The Sending User pays all network fees necessary for the execution of the gift feature, including with regards to the funds which are transferred from their OSOM wallet to either the OSOM wallet or OSOM Crypto Autopilot account of the Sending User or the Receiving User;
 - c. The ownership of funds will be changed once all of the below conditions are met, from the moment that the Receiving User:
 - Successfully passes our mandatory AML/KYC verifications;
 - In the case of the OSOM Crypto Autopilot, accepts the OSOM Crypto Autopilot risk notice; and
 - Opens the gift.
 - d. Until the above conditions have been met, the Sending User remains the owner of the gift, and is free to cancel such gift at anytime and withdraw it (i) to their own wallet (*N.b.* in this case the Sending User must pay any potential network fees which will be deducted from the gift amount), or (ii) to their own OSOM Crypto Autopilot account if they have one (*N.b.* only applicable if the gift was in the OSOM Crypto Autopilot account in the first place).
 - e. The gift will only be added to either the Receiving User's OSOM wallet or OSOM Crypto Autopilot once they meet all the abovementioned conditions and become the owner of the gift.
 - f. It is the joint responsibility of the Sending User and Receiving User to ensure that the gift is either claimed by the Receiving User or withdrawn by the Sending User within a period of 365 days. While Digital Ledger shall strive to notify / remind both the Sending User and Receiving User of any unclaimed gifts within this period on a best efforts basis, it shall be under no obligation to do so. Any unclaimed gifts, beyond such period will automatically revert to / become the property of Digital Ledger.
- 3.3. **Receiving User Flow.** By choosing to activate and use the gift feature of either the OSOM wallet or OSOM Crypto Autopilot, following steps occur:
- a. The Receiving User:
 - Opens the giftlink they have received from the Sending User;
 - Downloads and signs up to the OSOM App;
 - Successfully passes our mandatory AML/KYC verifications;
 - Accepts the OSOM Crypto Autopilot risk notice (*N.b.* only applicable if the gift is sent to the User's OSOM Crypto Autopilot); and
 - Opens the gift.
- 3.4. **Obligations of the Receiving User:** by receiving a gift in either the OSOM wallet or OSOM Crypto Autopilot, the Receiving User accepts that:
- a. The Receiving User becomes the owner of the gift only once all of the below conditions are met, from the moment that the Receiving User:
 - Successfully passes our mandatory AML/KYC verifications;
 - In the case of the OSOM Crypto Autopilot, accepts the OSOM Crypto Autopilot risk notice; and
 - Opens the gift.

- b. As indicated in 3.2 (d), until the above conditions have been met, the Sending User remains the owner of the gift, and is free to cancel such gift at anytime and withdraw it (i) to their own wallet (*N.b.* in this case the Sending User must pay any potential network fees which will be deducted from the gift amount), or (ii) to their own OSOM Crypto Autopilot account if they have one (*N.b.* only applicable if the gift was in the OSOM Crypto Autopilot account in the first place).
- c. As indicated in 3.2 (e), the gift will only be added to either the Receiving User's OSOM wallet or OSOM Crypto Autopilot once they meet all the abovementioned conditions and become the owner of the gift.
- d. As indicated in 3.2 (f), it is the joint responsibility of the Sending User and Receiving User to ensure that the gift is either claimed by the Receiving User or withdrawn by the Sending User within a period of 365 days. While Digital Ledger shall strive to notify / remind both the Sending User and Receiving User of any unclaimed gifts within this period on a best efforts basis, it shall be under no obligation to do so. Any unclaimed gifts, beyond such period will automatically revert to / become the property of Digital Ledger.

4. Rewards Campaigns in Your OSOM App

- 4.1. **Scope:** Rewards campaigns in the OSOM App are time-limited reward programs that allow Users to earn additional funds or virtual assets for the purpose of depositing them into the OSOM App (e.g. in the OSOM Crypto Autopilot).
- 4.2. **User Flow:** when an OSOM App campaign has been made available for Users, then the following steps occur:
 - a. Users will be notified via email about campaign rules, including on:
 - **Instructions for Receiving Rewards:** these are the steps required that the User should perform in order to receive the reward amount.
 - **Reward Amount in Euros:** this is the reward amount in Euros that a User receives after they have performed the required steps. The reward amount will be added to the User's OSOM Crypto Autopilot as additional deposit;
 - **Minimum Deposit:** If instructions state that there must be a minimum deposit done in order to receive the reward, then this is the amount in Bitcoin that a User has to deposit to the OSOM App in order to receive their reward. When a User makes a deposit to the OSOM App with an amount that is at least the minimum deposit amount required in campaign rules, then the reward will be unlocked, and the User will see it as an additional deposit made to their OSOM App. In case of a referral campaign specifically, the required minimum deposit must be made by the Receiving User of the referral link. Once they have deposited the minimum amount required in the campaign, the reward will be released.
 - **Hold Period:** after receiving the reward, it will not be possible for Users to withdraw it for this specified time "*hold*" period. During the hold period, Users can withdraw their funds from OSOM App, except the reward amount - it will be shown as a "*reserved amount*" and cannot be withdrawn until the end of hold period. When the hold period has ended, then the reserved amount can also be withdrawn by the User;

- **Campaign End Date:** when the campaign ends, Users will stop seeing campaign-related information in the App and they will not receive a reward for depositing.
- b. In the case of a referral campaign, it is possible that in addition to the Sending User, the Receiving User of the link will also receive a reward. In that case, both the Sending User and the Receiving User will be informed of their campaign rules and instructions.
 - c. In the case of OSOM Crypto Autopilot specific rewards, Users will see a card on their home screen, indicating there is an unlocked reward. In order to unlock the reward, Users must launch the OSOM Crypto Autopilot. In case a User has not yet launched their OSOM Crypto Autopilot, then clicking on the reward card will direct them to the OSOM Crypto Autopilot onboarding.
- 4.3. There is always one campaign active per User at once, but it can be possible that one User will be included in several different campaigns at different times. The latest campaign will always override the previous campaign. Users will be notified via email whenever new campaign terms are enabled for them.
 - 4.4. For more and latest information about rewards campaigns, please refer to the OSOM App and/or Website.