

XRP Earn Staking Program Agreement

THIS XRP EARN STAKING PROGRAM AGREEMENT, made and entered into by and between Coinmetro OÜ, an Estonian company with company number 14448371 having its principal place of business at Tartu mnt 84a-203, Tallinn 10112, Estonia ("Company") and you ("Client")

WHEREAS:

The Client wishes to stake Ripple ("XRP") on the Coinmetro Platform in order to gain rewards.

The Company wishes to enable the Client to earn rewards from locking the XRP owned by the Client on the Coinmetro Platform.

The Parties have concluded the following agreement regarding XRP staking.

1. Definitions

As used in these Terms, including the preamble hereof, unless expressly otherwise stated or evident in the context, the following capitalized terms and expressions shall have the following meanings:

1.1. **Account** – a Client's Coinmetro account opened and used in compliance with the Coinmetro General Terms of Use.

1.2. **Coinmetro Platform or Website** – The online platform (URL: <https://www.coinmetro.com/>) developed and made available by the Company.

1.3. **XRP** – Ripple, a decentralized digital currency (ticker: XRP).

1.4. **XRP Earn Staking Program Agreement** – this agreement governing XRP staking on the Coinmetro Platform.

1.5. **Staking** – locking of XRP in Client's Coinmetro Account in accordance with the terms of the selected staking plan. During this time, Coinmetro is entitled to use the staked XRP.

1.6. **Staking Period** – the time during which the Client's XRP is locked. Plans may range from flexible to fixed terms (3, 6, 12 or 24 months).

1.7. **Rewards** – additional XRP accruing to the Client during the Staking Period, based on the selected plan.

1.8. **Effective Date** – the moment when the Client confirms participation in a staking plan by clicking the "Confirm" button on the Coinmetro Platform.

2. Object

- 2.1. The Client stakes a chosen amount of XRP for a selected Staking Period.
 - 2.2. The amount of XRP and the selected plan terms are shown on the Coinmetro Platform.
 - 2.3. The Client can view their staking status, rewards, and plan details via the Coinmetro Platform and may download a status report in CSV format.
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3. Rights

- 3.1. The Client can initiate XRP staking through the Coinmetro Platform by pressing “Confirm”. Once submitted, the command is recorded and cannot be edited or canceled.
 - 3.2. The Client authorizes the Company to use the staked XRP during the Staking Period.
 - 3.3. Rewards will be allocated based on the staking plan selected. Longer durations offer higher APRs. Promotional plans may vary.
 - 3.4. Reward structures are subject to change and are published on the Coinmetro Platform.
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4. Obligations

- 4.1. The minimum staking amount is **20 XRP**.
 - 4.2. No maximum staking amount per user.
 - 4.3. Early closure of any staking plan results in **100% forfeiture of rewards**. The principal is returned at the next quarterly release window.
 - 4.4. The Client shall be responsible for paying all taxes applicable in their jurisdiction.
 - 4.5. The Company will distribute the Client’s share of Rewards professionally and transparently.
 - 4.6. The Company must provide real-time access to staking details including amounts, reward accrual, paid and pending rewards, and plan status.
 - 4.7. A downloadable CSV report of staking details must be made available via the Coinmetro Platform.
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5. Term

- 5.1. This Agreement becomes effective on the Effective Date and remains in force until the end of the selected Staking Period or earlier if terminated per section 5.2.
 - 5.2. Either Party may terminate this Agreement with 15 days' prior written notice in case of a substantial breach.
 - 5.3. Upon termination, the Client will cease staking and receive any Rewards due, minus penalties for early closure if applicable.
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6. Liability and Acknowledgements

- 6.1. The Client acknowledges that Staking Rewards and APRs are set by the Company and may change.
 - 6.2. The Client acknowledges that the value of XRP may fluctuate.
 - 6.3. The Client declares that they understand the XRP staking mechanism and assumes full responsibility for risks related to software or network issues.
 - 6.4. The Client confirms legal ownership of the staked XRP and that it is free from third-party claims.
 - 6.5. The Company uses industry-standard security but is not liable for hacking incidents or loss of access to XRP.
 - 6.6. The Company assumes no liability for external factors affecting XRP or network performance.
 - 6.7. The Company shall not be liable for loss of opportunity or profits from participation in this Agreement.
 - 6.8. The Company confirms it has the necessary authority and rights to perform its obligations under this Agreement.
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7. Miscellaneous

- 7.1. The Client agrees to the use of personal data as outlined in the Coinmetro Privacy Policy.
- 7.2. Notices will be given via the Coinmetro website or by email to the address registered on the Client's Account.
- 7.3. This Agreement, along with the Coinmetro Terms of Service and Privacy Policy, constitutes the entire agreement.
- 7.4. This Agreement does not create any legal partnership or fiduciary relationship between the Parties.
- 7.5. The Company may assign or transfer this Agreement without the Client's consent.
- 7.6. The Client waives any rights of set-off against such transferees.
- 7.7. If any provision is found invalid or unenforceable, the remainder of the Agreement remains valid.
- 7.8. This Agreement is accepted electronically when the Client clicks "Confirm" on the Coinmetro Platform.
- 7.9. This Agreement is governed by the laws of the Republic of Estonia.
- 7.10. Disputes shall be resolved first through amicable negotiations. Failing that, the Estonian courts have exclusive jurisdiction.