



TREASURY

Precious Metals Terms and Conditions

Gold | Silver | Platinum | Palladium

Prepared for use by Coindrop LLC

101 E Main St #202, Rexburg, Idaho 83440, United States

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Important Legal Notice

- TREASURY is a precious-metals service offered by Coindrop LLC through the Coindrop back office. It is not a bank account, brokerage account, securities account or advisory service.
- Settled customer balances are contractual quantity entitlements recorded on Coindrop's customer ledger. The third-party depository account is maintained for Coindrop LLC; the depository does not maintain individual TREASURY customer accounts or direct ownership records.
- Precious-metal prices fluctuate. Customers may incur losses. No profit, appreciation, inflation protection, capital preservation or future value is guaranteed.
- Purchase prices, sale prices, spreads, premiums, fees, minimums, limits and service features may be modified prospectively by Coindrop in accordance with these Terms.
- Delivery, vault collection, shipping, insurance, taxes, customs duties, import charges and similar costs may apply and, unless expressly stated otherwise, are the customer's responsibility.

Real Assets. Made Simple.

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1. Scope, Parties and Relationship to Coindrop Terms

1.1 TREASURY is a dedicated precious-metals brand owned and operated by Coindrop LLC, an Idaho limited liability company ("Coindrop," "TREASURY," "we," "us," or "our"). TREASURY is not a separate legal entity. It is integrated into the CoindropLegacy.com back office and may also be presented through a separate TREASURY-branded informational website that directs customers to the Coindrop platform for account access and transactions.

1.2 These Precious Metals Terms and Conditions ("Terms") govern all purchases, holdings, sales, liquidation requests, delivery requests, pricing, storage arrangements and related services made available through TREASURY ("TREASURY Services").

1.3 These Terms supplement the general Coindrop Platform Terms and the Coindrop Privacy Policy. If there is a conflict concerning a TREASURY precious-metals transaction, these Terms control to the extent of that conflict. The Privacy Policy continues to govern personal-data processing unless these Terms expressly state otherwise.

1.4 Coindrop LLC is the contracting party for TREASURY. No other Coindrop-affiliated entity is a party to a TREASURY metals transaction unless expressly stated in writing for a particular transaction.

2. TREASURY Service and Nature of Transactions

2.1 TREASURY provides customers with digital access to purchase, hold, track, sell and, where available, request physical delivery of fully paid physical precious metals, including gold, silver, platinum and palladium. Fractional quantities may be displayed and recorded in the customer dashboard.

2.2 TREASURY is designed as a physical-commodity purchase and custody-access service. TREASURY does not offer leveraged, margined or financed precious-metals positions. Unless expressly stated otherwise, each purchase must be paid in full.

2.3 TREASURY does not provide discretionary asset management, portfolio management, personalized investment recommendations, tax advice, legal advice, commodity trading advice or fiduciary services. Customers make their own purchase, sale and delivery decisions.

2.4 A TREASURY dashboard balance is a record of the customer's settled contractual quantity entitlement corresponding to physical precious metal recorded on TREASURY's internal customer ledger. It is not a bank deposit, savings account, certificate of deposit, brokerage or securities account, cryptocurrency, stablecoin or digital token. The customer does not, solely by reason of a dashboard balance, become an account holder of, or obtain direct depository-recognized title against, the third-party depository.

3. Eligibility, Account Access and Verification

3.1 A customer must be at least eighteen (18) years old or the age of legal majority in the customer's jurisdiction, have legal capacity to contract, maintain a valid Coindrop account in good standing, and provide accurate contact, residency and tax information when requested.

3.2 TREASURY may not be available in every country, state, province or territory. We may restrict or decline access based on law, sanctions, licensing considerations, payment-provider rules, depository rules, fraud risk, product availability, tax requirements or operational constraints.

3.3 We may require identity verification, proof of address, source-of-funds information, tax identification, beneficial ownership information for legal entities, sanctions screening, enhanced due diligence or other compliance information before allowing a transaction, delivery, liquidation or withdrawal.

3.4 Each customer is responsible for safeguarding login credentials and promptly notifying Coindrop of suspected unauthorized access. Transactions placed using valid account credentials may be treated as authorized to the extent permitted by law.

4. Precious Metals, Quality Standards and Product Form

4.1 TREASURY may offer gold, silver, platinum and palladium in bars, coins, rounds, grain, shot, other fungible bullion form, or as fractional quantity entitlements referenced to fungible physical bullion, depending on availability and operational requirements.

4.2 TREASURY sources precious metals through established third-party suppliers, dealers, refiners and bullion brands selected at Coindrop's discretion. Product listings, supplier systems or dealer descriptions may identify certain gold, silver, platinum or palladium products as "LBMA brand" or by similar market-recognized classifications, specifications or branding. Coindrop does not independently guarantee any separate third-party certification, accreditation or endorsement beyond the product specifications and sourcing information made available by the applicable supplier, manufacturer or market source.

4.3 References to recognized market standards, refinery classifications, bullion brands, assay cards or supplier descriptions are provided for product-identification purposes only. They do not mean that every dashboard balance, fractional holding, small bar, retail product or customer quantity constitutes a London Good Delivery bar, and no trade association, refinery, supplier or

depository is deemed to sponsor or endorse TREASURY or Coindrop solely because its name, standard or product classification is referenced in connection with an offered metal product.

4.4 Unless a specific serial-numbered bar is expressly designated to a customer, customer holdings may be fungible within the applicable metal and product class. A customer is not entitled to a particular serial number, mint mark or original bar unless expressly confirmed in writing.

5. Pricing, Spot References, Premiums, Spreads and Fees

5.1 Precious-metals prices change continuously. TREASURY may use one or more third-party market-data feeds, wholesale dealer quotes, benchmark references, foreign-exchange rates and internal pricing systems to establish executable customer prices.

5.2 The price displayed to purchase metal may include a premium or spread above a reference spot or wholesale price. The price offered to sell or liquidate metal may include a spread or discount below a reference spot, wholesale or replacement price. Purchase and sale prices therefore may differ materially at the same moment.

5.3 Spreads, premiums, discounts and transaction economics may reflect, among other things, metal type, product form, quantity, market volatility, liquidity, supplier pricing, hedging or replacement costs, foreign-exchange movements, payment costs, custody and insurance costs, logistics, taxes, tariffs, inventory and operational costs, geographic restrictions and other commercial factors.

5.4 Subject to applicable law, Coindrop may change its pricing methodology, premiums, spreads, markups, discounts, storage charges, delivery charges, minimums, maximums and other fees at any time without obtaining a customer's prior consent. Any such change applies prospectively and does not retroactively change the locked price of a completed transaction unless there is an obvious pricing error, fraud, payment failure or other circumstance expressly permitted by these Terms or applicable law.

5.5 The executable price displayed immediately before a customer confirms a transaction is the price that matters for that transaction, subject to system timeouts, market suspension, manifest error, insufficient availability or payment failure. Indicative charts, delayed spot prices, portfolio valuations and marketing displays are not executable offers.

5.6 Coindrop may earn a margin on purchases and sales. The existence or amount of that margin need not equal the difference between a public spot quotation and the customer price because physical bullion pricing may include multiple market and operating components.

5.7 Before a customer submits a purchase or sale order, TREASURY will display the executable price and any transaction-specific charges that are required to be disclosed at that stage. Marketing, educational material, charts or indicative valuations do not override the executable price and disclosures presented in the transaction flow.

6. Order Entry, Price Lock, Settlement and Finality

6.1 A customer submits an order by confirming the metal, quantity or purchase amount, displayed price and applicable charges in the TREASURY interface. An order becomes binding when TREASURY confirms acceptance or settlement, whichever occurs first under the transaction flow.

6.2 Quotes may expire within seconds. If market conditions change, the customer may be required to accept a refreshed quote before submitting or completing the order.

6.3 Once a purchase price is locked and the order is accepted, the customer bears the economic risk of market-price movements. Orders generally cannot be cancelled merely because the market moved against the customer.

6.4 Coindrop may reject, suspend, reverse or cancel an order before final settlement if payment fails, a quote was clearly erroneous, metal is unavailable, a supplier rejects or reprices an order, a compliance concern arises, or completion would violate law or expose Coindrop or its providers to material risk. If an order is cancelled by Coindrop without customer fault, Coindrop will return amounts actually received, less only amounts lawfully deductible.

6.5 "Settlement" occurs when Coindrop has received cleared funds, accepted the transaction and recorded the corresponding settled metal quantity in the customer's TREASURY account. Pending or provisional entries are not settled holdings.

7. Physical Backing, Customer Entitlements and Reconciliation

7.1 TREASURY is intended to maintain settled customer metal balances on a 1:1 physical basis. Aggregate settled customer quantities for each metal are intended to be matched by at least an equivalent quantity of physical metal held through a professional third-party depository in a corporate custody account maintained in the name of Coindrop LLC, subject to normal settlement, purchase-in-transit, induction and reconciliation timing.

7.2 Upon settlement, the customer receives a contractual, quantity-based entitlement recorded on TREASURY's internal customer ledger with respect to the applicable physical precious metal. At the third-party depository level, the custody relationship and depository account are maintained for Coindrop LLC, and the depository treats the metal in that account as held for and owned of record by Coindrop LLC. The depository does not maintain individual TREASURY customer accounts,

subaccounts or ownership records and does not recognize individual TREASURY customers as its account holders or direct owners of specific depository inventory.

7.3 Fractional customer positions generally represent contractual quantity entitlements referenced to fungible physical bullion of the relevant metal and quality class. Unless expressly assigned and confirmed in writing, a fractional position does not constitute direct title to a particular serial-numbered bar, coin, container, lot or depository account and does not create a direct contractual relationship between the customer and the depository.

7.4 Coindrop will not intentionally use physical metal maintained to support settled customer balances as collateral for Coindrop's borrowing, lend that supporting metal to third parties, create leveraged exposure against it or intentionally rehypothecate it, except to the extent necessary to carry out an authorized sale, transfer, conversion or physical-delivery instruction or as otherwise required by law.

7.5 TREASURY may use internal customer subledgers, depository statements, supplier records, SKU-level inventory reports and reconciliation procedures to reconcile aggregate settled customer balances against physical holdings. The depository may segregate Coindrop's inventory at the Coindrop corporate-account level, but individual fractional customer balances are not separately containerized, labelled, serial-numbered or segregated within the depository. Timing differences may arise from purchases in transit, sales awaiting final settlement, delivery processing, assay or conversion, depository cut-off times, weekends or market holidays.

7.6 The dashboard may display estimated market values for convenience. A displayed value is not a guarantee of the amount a customer will receive upon sale, because the executable liquidation price, spread, fees, taxes and market conditions may differ.

7.7 Customer Ownership and Insolvency Protection. Upon settlement, the applicable quantity of physical precious metal is held by Coindrop exclusively for the benefit of the applicable TREASURY customer as recorded in Coindrop's customer ledger. Coindrop holds no beneficial economic interest in customer-backed metal and may not pledge, lend, rehypothecate or use such metal for its own account. Although the aggregate depository account may be maintained in the name of Coindrop LLC, customer-backed metal is held in a custodial capacity and is not intended to constitute property of Coindrop available to its general creditors. To the fullest extent provided by applicable law and the governing custody arrangements, such metal is intended to remain customer property and to be subject to segregation, reclamation or equivalent customer-property rights in the event of Coindrop's insolvency or bankruptcy.

8. Depository, Custody, Security and Insurance

8.1 TREASURY does not operate its own physical vault. Physical precious metals are held through professional independent third-party depository infrastructure. Coindrop may use one or more qualified depositories and may change or add providers as permitted by these Terms. Unless separately approved for public disclosure, the identity of a supplier, dealer, depository, insurer or logistics provider need not be stated in these Terms.

8.2 Under the custody structure currently intended for TREASURY, the depository relationship is solely between the depository and Coindrop LLC. Physical metal is maintained in a corporate custody account for Coindrop LLC. Storage may be segregated at the Coindrop account level through account identifiers, containers, SKU-level inventory or comparable controls; this does not mean that each TREASURY customer has a separately segregated vault position or direct legal title recorded by the depository.

8.3 The applicable depository has advised Coindrop that insurance is included in its storage rates and that, in the event of an insured loss, metals may be replaced or value refunded depending on product availability. Any insurance protection remains governed exclusively by the actual insurance policy, custody agreement and claims procedures, including any applicable limits, exclusions, deductibles, valuation provisions and conditions. Accordingly, the description "insured" is not a guarantee that every conceivable loss will be covered or that payment will be made in every circumstance.

8.4 Coindrop may change depositories, vault locations, logistics providers, insurers or custody arrangements without customer consent where reasonably necessary for security, compliance, capacity, cost, geographic service, business continuity or other legitimate operational reasons, provided that Coindrop continues to maintain a commercially reasonable custody structure for physical metal supporting settled customer balances and complies with mandatory law.

8.5 Customers have no right to enter a vault or inspect depository premises except where a specific collection procedure is offered and approved in advance.

9. Sale, Liquidation and Buyback Requests

9.1 A customer may request to sell or liquidate some or all settled holdings through the TREASURY interface when the service is available. TREASURY may route the transaction to Coindrop, a bullion dealer, liquidity provider or other third-party purchaser.

9.2 A sale request is an offer by the customer to sell the specified quantity at the then-displayed executable price. Coindrop or the applicable purchaser may accept or reject a request based on market availability, liquidity, compliance, depository status, payment rails or other reasonable factors.

9.3 Sale proceeds are based on the accepted sale price at the time of execution, not the customer's original purchase price, an earlier displayed value or public spot price. Customers may receive less than they originally paid, particularly where the market has declined or the original purchase included a premium or spread.

9.4 Settlement of sale proceeds may be delayed by banking cut-offs, compliance review, depository processing, payment-provider rules, weekends, holidays, fraud review or market disruption. Coindrop does not guarantee immediate availability of cash proceeds.

9.5 Coindrop may impose or change minimum liquidation amounts, transaction limits and payout methods, subject to applicable law.

10. Physical Delivery, European Vault Collection and Logistics

10.1 Physical delivery is optional and may not be available for every metal, fractional quantity, jurisdiction or product form. Fractional holdings may need to be combined into a whole deliverable unit, converted into an available bar/coin size, or liquidated if physical conversion is not commercially feasible.

10.2 A customer requesting physical delivery is responsible for all applicable fabrication or conversion charges, depository disbursement fees, handling, packaging, secure transport, insurance, customs brokerage, VAT, sales/use tax, import tax, customs duties, tariffs and other governmental or third-party charges, unless expressly included in the quoted delivery price.

10.3 Coindrop may require advance payment of delivery-related charges and may deduct unpaid charges from cash balances or, where lawful and disclosed, from sale proceeds of a sufficient portion of the customer's metal.

10.4 For customers in Europe or other non-U.S. markets, Coindrop may arrange delivery to a designated high-security vault, bonded facility, secure logistics provider or collection location in Europe rather than directly to a residential address. In such cases, the customer must personally collect the metal (or use an approved authorized representative), complete required identification and customs procedures, and comply with the facility's collection rules.

10.5 Delivery destinations, methods and timing are determined case-by-case. Coindrop may refuse delivery to jurisdictions, addresses or recipients that present sanctions, insurance, carrier, legal, security or fraud concerns.

10.6 Risk of physical loss during transit remains allocated according to the carrier/depository insurance arrangement and applicable law. After confirmed delivery to the customer, an authorized recipient or a designated collection vault accepted on the customer's behalf, Coindrop has no responsibility for subsequent theft, loss, damage, storage or handling except where liability cannot lawfully be excluded.

10.7 Customers must inspect deliveries promptly and report visible loss, shortage or damage within the time required by the carrier, depository or applicable law. Failure to cooperate with an insurance or carrier claim may reduce or eliminate available recovery.

11. Taxes, VAT, Customs, Duties and Reporting

11.1 Precious-metals transactions may have sales tax, use tax, VAT, capital-gains, income-tax, customs, import, reporting or other tax consequences depending on the customer's residence, delivery location, holding period, product type and applicable law.

11.2 Coindrop may collect, withhold or remit taxes where it determines that it is required to do so. Any tax collected at checkout may be based on information reasonably available at that time and may be adjusted if the customer changes delivery instructions or if a taxing authority requires a correction.

11.3 Unless applicable law requires Coindrop to collect or pay a charge, the customer is solely responsible for determining and paying taxes, VAT, import charges, customs duties, tariffs, brokerage fees and similar governmental charges associated with ownership, sale, transfer or physical delivery of precious metals.

11.4 Coindrop may report transactions, account information or tax information to governmental authorities where required by law and may request tax forms or identification before processing a transaction or payout.

11.5 Coindrop does not provide individualized tax advice. Customers should consult their own qualified tax adviser regarding the consequences of buying, holding, selling or importing precious metals.

12. Risk Disclosures and No Advice

12.1 PRECIOUS METALS CAN LOSE VALUE. Gold, silver, platinum and palladium prices may rise or fall rapidly and may remain below a customer's purchase price for extended periods. There is no guaranteed return, minimum value, profit, liquidity or protection against inflation.

12.2 A customer may incur an immediate unrealized loss after purchase because the purchase price and sale/liquidation price are different. The market must move enough to overcome the applicable spread, premium, fees and taxes before a customer breaks even.

12.3 Market prices may be affected by interest rates, currency movements, central-bank policy, industrial demand, geopolitical events, regulation, mining and refining supply, market liquidity, dealer inventories, trading disruptions and many other factors beyond Coindrop's control.

12.4 Information, education, charts, commentary, articles, videos, calculators or market data provided by TREASURY, Coindrop, Agents or third parties are general information only and are not personalized investment, financial, legal or tax advice.

12.5 Customers are solely responsible for deciding whether precious metals are appropriate for them and should not purchase with money they cannot afford to have fluctuate in value.

13. AML, KYC, Sanctions and Transaction Monitoring

13.1 TREASURY transactions are subject to identity verification, anti-money-laundering controls, fraud screening, sanctions screening and transaction monitoring as Coindrop reasonably determines necessary or as required by law, banking partners, payment processors, suppliers or depositories.

13.2 Coindrop may request additional documentation at any time, including source of funds, source of wealth, proof of bank ownership, tax residency, beneficial ownership, purpose of transaction or supporting records.

13.3 Coindrop may delay, block, reject, cancel or report a transaction, freeze functionality, restrict delivery or close an account if it reasonably suspects fraud, sanctions exposure, money laundering, terrorist financing, identity misuse, unlawful activity or other compliance risk, or if a service provider requires such action.

13.4 Coindrop may make reports or disclosures to law-enforcement, tax, regulatory or sanctions authorities where required or permitted by law and may do so without prior notice where notice is prohibited or would compromise an investigation.

14. Payment Methods, Chargebacks, Fraud and Market Loss

14.1 Available payment methods may include bank transfer, ACH, card or other approved payment rails. Coindrop may change available methods, impose limits or require additional verification depending on transaction size, geography, risk and provider rules.

14.2 A precious-metals order is not a reversible consumer payment merely because market prices later change. Unauthorized or fraudulent transactions should be reported immediately, but a customer must not initiate a chargeback to avoid a valid market loss on an authorized metals purchase.

14.3 If an accepted order is cancelled, reversed or refunded because of customer payment failure, chargeback, breach or other customer-caused event, the customer is responsible, to the fullest extent permitted by law, for actual market loss, supplier cancellation charges, payment-processing costs, collection costs and other direct losses caused by the reversal. Coindrop may offset such amounts against sums otherwise payable to the customer where lawful.

14.4 If a forced reversal results in a market gain rather than a market loss, Coindrop is not obligated to credit that gain to the customer unless required by applicable law.

15. Account Records, Errors and Customer Responsibilities

15.1 TREASURY will maintain an electronic transaction history within the Coindrop back office or make records available through customer support. Customers should retain confirmations and review account activity regularly.

15.2 Customers must promptly report suspected pricing errors, unauthorized transactions, quantity discrepancies or missing records. Coindrop may correct clerical, computational, ledger or display errors after reasonable investigation, including errors that would otherwise result in unjust enrichment.

15.3 A dashboard display does not override underlying transaction confirmations, depository records or legally valid corrections. Coindrop may reconcile and correct records when evidence shows that a display was inaccurate.

15.4 Customers must maintain current contact information. Coindrop is not responsible for losses caused by a customer's failure to receive notices because contact details were inaccurate or obsolete, except where mandatory law provides otherwise.

16. Suspension, Restrictions, Dormancy and Account Closure

16.1 A customer may request closure of TREASURY access after all pending transactions, liabilities and delivery or liquidation instructions are resolved.

16.2 Coindrop may suspend or restrict TREASURY access immediately where reasonably necessary for security, compliance, fraud prevention, legal process, provider restrictions, payment failure, breach of these Terms or protection of customers or the platform.

16.3 Account suspension does not extinguish or forfeit a customer's settled contractual quantity entitlement. Subject to law, compliance holds, unresolved claims, operational constraints and applicable charges, the customer remains entitled to request lawful liquidation or permitted physical delivery of eligible settled holdings in accordance with these Terms.

16.4 If an account remains inactive or cannot be maintained, Coindrop may impose reasonable storage, administration, audit, compliance or disbursement charges if disclosed in the then-current fee schedule and permitted by law. Unclaimed property may ultimately be handled under applicable unclaimed-property law.

17. Third-Party Providers and Operational Dependencies

17.1 Coindrop relies on independent precious-metals suppliers, refineries, mints, depositories, insurers, logistics providers, payment processors, banks, identity-verification vendors, tax systems, market-data providers and other service providers.

17.2 Coindrop may purchase physical metals from one or more third-party suppliers and is not required to disclose the identity or commercial terms of every supplier unless required by law. Supplier relationships may change without notice.

17.3 Third-party providers are not agents, fiduciaries or guarantors of the customer except to the extent expressly stated in a separate agreement or required by law. Coindrop is not responsible for independent third-party acts beyond its reasonable control, but this clause does not exclude liability that cannot lawfully be excluded.

17.4 Coindrop may substitute functionally equivalent providers if a provider becomes unavailable, changes terms, experiences disruption or no longer meets Coindrop's security, compliance or commercial requirements.

18. Intellectual Property and TREASURY Brand

18.1 TREASURY, the TREASURY logo, related design elements, the Coindrop name and logo, platform interfaces, content, software, data compilations and related intellectual property are owned by or licensed to Coindrop LLC and are protected by applicable intellectual-property laws.

18.2 Customers receive a limited, revocable, non-transferable right to use the TREASURY interface for personal lawful purposes. No right is granted to copy, scrape, reverse engineer, republish, impersonate, sublicense or commercially exploit the platform or brand.

19. Disclaimers, Limitation of Liability and Indemnification

19.1 TO THE FULLEST EXTENT PERMITTED BY LAW, TREASURY SERVICES ARE MADE AVAILABLE SUBJECT TO THEIR THEN-CURRENT FUNCTIONALITY, AVAILABILITY AND TECHNICAL CONDITION, WITHOUT ANY GUARANTEE OF CONTINUOUS OR ERROR-FREE OPERATION. COINDROP DOES NOT WARRANT THAT MARKET DATA, QUOTES, WEBSITE ACCESS, DEPOSITORY ACCESS, PAYMENTS OR THIRD-PARTY SERVICES WILL ALWAYS BE UNINTERRUPTED, ERROR-FREE OR AVAILABLE.

19.2 TO THE FULLEST EXTENT PERMITTED BY LAW, COINDROP AND ITS MEMBERS, MANAGERS, OFFICERS, EMPLOYEES, CONTRACTORS AND AFFILIATES ARE NOT LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, LOST PROFITS, LOST OPPORTUNITY, MARKET MOVEMENTS, LOSS OF GOODWILL OR DATA, OR LOSSES CAUSED BY THIRD-PARTY SYSTEM FAILURE, EXCEPT WHERE SUCH LIABILITY CANNOT LAWFULLY BE LIMITED.

19.3 Nothing in these Terms excludes or limits liability for fraud, intentional misconduct, gross negligence where non-excludable, death or personal injury caused by negligence where non-excludable, or any statutory consumer right that applicable law does not permit the parties to waive or limit.

19.4 To the fullest extent permitted by law, the aggregate liability of Coindrop for a claim directly arising from a specific TREASURY transaction will not exceed the greater of (a) USD 500 or (b) the direct transaction amount giving rise to the claim, excluding the value attributable to any settled customer quantity entitlement that remains properly recorded and available for lawful liquidation or permitted delivery, except where a different limitation or remedy is required by applicable law.

19.5 The customer agrees to indemnify and hold harmless Coindrop and its service providers from third-party claims arising from the customer's unlawful conduct, false information, breach of these Terms, tax noncompliance, misuse of the platform or instructions validly given by the customer, except to the extent caused by the indemnified party's own non-excludable wrongdoing.

20. Force Majeure and Market Disruption

20.1 Coindrop is not liable for delay or failure caused by events beyond its reasonable control, including exchange or market closure, extreme volatility, loss of liquidity, supplier refusal, banking interruption, depository disruption, cyberattack, telecommunications outage, natural disaster, fire, war, terrorism, civil unrest, government action, sanctions, carrier disruption, labor dispute, pandemic or other force-majeure event.

20.2 During market disruption, Coindrop may suspend quotes, widen spreads, reduce limits, pause purchases or sales, delay settlement, require manual review or restrict physical delivery. Coindrop may resume service when it reasonably determines that orderly operation is possible.

21. Changes to Pricing, Fees, Services and These Terms

21.1 Subject to mandatory law, Coindrop may modify TREASURY functionality, product availability, storage arrangements, pricing methodology, spreads, premiums, limits, fees, delivery options and these Terms from time to time without obtaining individual customer consent.

21.2 Changes affecting future transactions may take effect immediately upon publication in the TREASURY interface or website. Where applicable law requires advance notice for a particular change, Coindrop will provide the required notice.

21.3 Changes will not retroactively alter the agreed price of a fully accepted and settled transaction except to correct a manifest error, fraud, duplicate entry, legal requirement or other circumstance expressly allowed under these Terms.

21.4 If a customer does not agree with a material prospective change, the customer may stop using TREASURY and request lawful liquidation or physical delivery of eligible holdings, subject to applicable fees, taxes, compliance requirements and these Terms.

22. Consumer Protection and U.S. Customers

22.1 These Terms are intended for customers in the United States and may also be used in other permitted markets where an English-language contract is offered. Mandatory federal and state consumer-protection rights, including non-waivable rights under applicable state unfair or deceptive acts or practices laws, continue to apply.

22.2 TREASURY marketing, product descriptions and transaction interfaces are intended to describe the service truthfully and without misleading express or implied claims. No communication should be understood as guaranteeing profit, appreciation, inflation protection, capital preservation, liquidity, future value, or a risk-free outcome. Material qualifications concerning ownership structure, spreads, fees, delivery, custody and risk are part of the transaction information and should be reviewed before purchase.

22.3 Any disclosure needed to qualify a material claim is intended to be presented clearly and conspicuously in the relevant transaction or communication. A customer should not rely on a social-media post, presentation, testimonial, historical chart, educational statement or Agent communication that conflicts with the executable transaction terms, these Terms or a written disclosure from Coindrop.

22.4 State-specific consumer, tax, escheat/unclaimed-property, precious-metals, money-transmission, sales-practice or other rules may apply in addition to these Terms. Coindrop may implement state-specific restrictions, disclosures, limits or procedures where required.

23. Dispute Resolution, Governing Law and Venue

23.1 U.S. CUSTOMERS - BINDING INDIVIDUAL ARBITRATION. Except for eligible small-claims matters and claims for emergency injunctive relief relating to intellectual property, fraud or security, any dispute between a U.S. customer and Coindrop arising from TREASURY will be resolved by binding individual arbitration administered by the American Arbitration Association under applicable consumer or commercial rules, as appropriate. The Federal Arbitration Act governs the arbitration provision.

23.2 CLASS ACTION AND JURY WAIVER FOR U.S. CUSTOMERS. To the fullest extent permitted by law, U.S. customers and Coindrop waive trial by jury and agree that claims may be brought only in an individual capacity and not as a plaintiff or class member in a purported class, collective, consolidated or representative action.

23.3 Unless applicable arbitration rules or mandatory law require otherwise, arbitration will take place in Idaho or remotely by video/telephone where appropriate. The arbitrator may award any individual remedy available under applicable law.

23.4 NON-U.S. CONSUMERS. Sections 23.1-23.3 apply only to the extent enforceable in the customer's jurisdiction. If mandatory consumer law gives a non-U.S. customer the right to bring proceedings before courts in the customer's country of residence, those mandatory rights are preserved.

23.5 These Terms are governed by the laws of the State of Idaho, without regard to conflict-of-law rules, except that mandatory consumer-protection law of a customer's habitual residence applies where legally required and cannot be displaced by contract.

24. Miscellaneous Contract Terms

24.1 Entire Agreement. These Terms, together with the incorporated Coindrop Platform Terms, Privacy Policy, transaction confirmations and any specific delivery or custody terms presented for a transaction, constitute the agreement governing TREASURY Services.

24.2 Severability. If any provision is held invalid or unenforceable, it will be enforced to the maximum lawful extent and the remaining provisions will remain effective.

24.3 No Waiver. A failure by Coindrop to enforce a provision does not waive the right to enforce it later.

24.4 Assignment. Customers may not assign or transfer their rights under these Terms without Coindrop's written consent, except where mandatory law provides otherwise. Coindrop may assign these Terms to a successor, affiliate or purchaser of the TREASURY business, subject to applicable law and continued protection of customer holdings.

24.5 No Partnership or Fiduciary Relationship. Nothing in these Terms creates a partnership, joint venture, employment, fiduciary, advisory or agency relationship between the customer and Coindrop, except for limited ministerial authority necessary to carry out the customer's specific transaction or delivery instructions with third-party providers.

24.6 Electronic Communications. Customers consent to receive contracts, notices, confirmations, disclosures and records electronically, subject to any rights provided by applicable electronic- commerce or consumer law.

24.7 Language. The English version is the controlling version for U.S. customers to the extent permitted by law. Where Coindrop provides a mandatory translated consumer contract for another jurisdiction, the applicable local-language terms may control to the extent required by law.

25. Electronic Acceptance and Contact Information

25.1 By selecting the TREASURY acceptance checkbox, clicking "I Agree," submitting a purchase or sale order, requesting delivery or otherwise using TREASURY after these Terms are presented, the customer acknowledges that the customer has read, understood and agreed to these Terms.

25.2 Coindrop may store the date, time, IP address, account identifier, Terms version and other evidence of electronic acceptance.

25.3 Legal contracting entity: Coindrop LLC, 101 E Main St #202, Rexburg, Idaho 83440, United States. Customer support and legal contact channels may be published in the Coindrop back office or on CoindropLegacy.com.

Schedule A. Key Definitions

"Customer" the natural person or approved legal entity using TREASURY.

"Depository" means an independent professional precious-metals storage provider used by Coindrop for physical bullion supporting TREASURY settled customer balances. The depository account may be maintained in the name of Coindrop LLC, and the depository is not a contracting party to individual TREASURY customer transactions unless expressly stated otherwise.

"Fractional Holding" or "Quantity Entitlement" means a contractual customer entitlement to a quantity of a specified precious metal that may be smaller than a standard deliverable whole bar or coin and is generally referenced to fungible physical bullion of the relevant metal class. It does not, by itself, create a direct depository account or direct depository-recognized title for the customer.

"Physical Backing" means physical precious-metal inventory held through the applicable corporate custody arrangement in aggregate quantities intended to equal or exceed settled customer metal balances, subject to normal settlement, induction and in-transit timing.

"Reference Price" or "Spot Reference" market data or wholesale price information selected by Coindrop for pricing purposes; it may differ from prices shown on third-party websites.

"Settlement" the point at which cleared funds and transaction acceptance have resulted in the corresponding metal quantity being recorded as settled in the customer's TREASURY account.

"Spread" the difference, adjustment or margin between a reference market/wholesale price and the customer purchase or sale price.

"TREASURY Services" the precious-metals purchase, dashboard, holding, sale/liquidation, depository-access and delivery functions offered under the TREASURY brand by Coindrop LLC.

Schedule B. Customer Acceptance Notice

☐ I acknowledge that I have read and agree to the TREASURY Precious Metals Terms and Conditions. I understand that precious-metal prices fluctuate, that purchase and sale prices may include different spreads or premiums, that I can lose money, and that TREASURY does not provide investment, financial, tax or legal advice. I understand that my settled TREASURY balance is a contractual quantity entitlement recorded on Coindrop's customer ledger; the third-party depository account is maintained for Coindrop LLC and the depository does not maintain an individual account or direct ownership record in my name. I authorize Coindrop LLC to execute my specific purchase, sale, custody and delivery instructions through applicable third-party precious-metals suppliers, depositories and service providers. I understand that pricing, spreads, fees and service limits may be changed prospectively as described in the Terms.

For U.S. customers, the acceptance flow should separately and conspicuously present the arbitration/class- action waiver notice before acceptance. For European consumers, any mandatory pre-contract information required by the customer's jurisdiction should be displayed or made available before the order is placed.

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