

Supplementary Terms – Linked vIBAN Service

Last Updated: 11th of June 2026

1.1. Introduction These Supplementary terms (“**Terms**”) constitute a binding legal agreement between you (“you” or “your”) and the following entity as applicable: XBO Trading (Canada) Limited, a company incorporated under the laws of Canada, with registration number BC1374137, and with operational office address at #2a-13231 20th Ave, City of Blairmore, AB, T0K 0E0.

1.2. Where we make the linked vIBAN service available to you, the following terms will govern your use of it.

1.3. How You May Use Linked vIBANs

a. We hold an account with a third-party provider, referred to as the “Master Account.” We will issue you one or more linked vIBANs that connect to our Master Account. Each linked vIBAN is allocated to a single end user only (a given vIBAN cannot be allocated to multiple end users).

b. A linked vIBAN functions as an internal reference identifier tied to our Master Account, and is not itself a payment account or e-money account issued. Accordingly, no linked vIBAN, on its own, will:

- qualify as an Account or sub-account;
- provide you with a bank account at any of our underlying banking partners;
- serve as a means for you to fulfil any "client money" or "safeguarding" obligations under any applicable law or regulation.

c. You are the customer of the company with respect to your linked vIBAN, and our services are provided solely to you.

d. The responsibility for reconciling payment transaction data involving linked vIBANs against your own records rests entirely with you.

1.4. Incoming and Outgoing Payments Using vIBANs – When funds are received against your linked vIBAN, they are received into our Master Account and we will credit the equivalent e-money amount to your account with us. When you initiate a payment from your linked vIBAN, we will debit the equivalent e-money amount from your account with us and remit the relevant funds from our Master Account according to your instructions.

1.5. Suspension and Termination – We reserve the right to suspend or terminate your access to the Linked vIBAN service, on any of the grounds specified in the General Terms or for any breach of these supplementary terms.

1.6. Further Obligations

a. You must observe any and all restrictions on the use of linked vIBANs that we may communicate to you from time to time.

b. You are responsible for meeting your own compliance obligations and for providing us, promptly and on request, with any information or documentation we reasonably require to carry out our compliance checks, screening, and ongoing monitoring in connection with your linked vIBAN.