



Republic of Mauritius

Investment Project

YotaCash inc.

**<https://yotacash.com>**

**User Agreement**

Signed and licensed at 27.03.2021

## 1. General conditions

1.1. Investment project YotaCash inc. (further named YotaCash and this User Agreement further named Agreement) is situated on the own Internet address **<https://yotacash.com>**

1.2. The project is not responsible for the quality of the services provided on any other online addresses.

1.3. The juridical address of YotaCash is 5 Brabant St, Apt 319, Port Louis, Mauritius, MU 11207.

1.4. YotaCash bases on HYIP-type principles of work, but project's source of income is high-risk exchange operations.

1.5. YotaCash undertakes to provide high-quality investment services, but does not be legal responsibility for possible force majeure situations.

1.6. Investor (another technical name - Client) is the person which registered on YotaCash and:

1.6.1. Fully and unconditionally accepts all items of this agreement.

1.6.2. Introduced with all sorts of risks associated with investing on the Internet.

1.6.3. Has a absolute and unconditional right to dispose of their funds.

1.7. Investor carries full and unconditional responsibility for possible losses due to investing in YotaCash.

1.8. Investor undertakes to keep confidentiality:

1.8.1. Account number and password from YotaCash.

1.8.2. Access to email box which assigned with YotaCash account.

Also special security moments:

1.8.3. Investor undertakes to protect their devices from viruses and other vulnerabilities, which can lead to loss or declassified authorization data.

1.8.4. Check browser address bar during authorization (only **<https://yotacash.com/signin.php>**).

1.9. All actions performed under authorization data of Investor are considered complete and irreversible.

1.10. YotaCash undertakes to inform about:

1.10.1. Any changes of any moments of this Agreement into the section “News”

1.10.2. Any important changes regarding financial security

1.10.3. Public YotaCash statistic such as “Payouts” section

1.11. YotaCash has the right to change any item of this Agreement, changes are considered to be entered into force after the publication in “News” section.

## 2. Tariff packages

2.1. YotaCash provide four tariff package with different yield and activation fee.

2.2. The basic plan without activation fee is “The Iron (Basic)”, which assigns during registration by default.

2.3. Investor has the right to update the tariff package towards greater profit at any time.

2.4. Premium packages are “The Copper”, “The Gold”, “The Diamond”, more info in the table below:

Table 1. Signed at 17.03.2021

<b>Package name</b>	<b>Interest rate (daily) (view 2.9)</b>	<b>Affiliate reward</b>	<b>Activation fee</b>	<b>First minimum deposit / Minimum balance for activation</b>
The Iron (Basic)	2%	10%	Free	0.10 USD
The Copper	3%	20%	50 USD	100 USD
The Gold	4%	30%	250 USD	500 USD
The Diamond	5%	40%	999 USD	1000 USD

2.5. Premium package is considered to be activated by forever after the activation fee was charged.

2.6. Investor has the right to reset package to “The Iron (Basic)” if both conditions are:

2.6.1. Minimum deposit amount is too large for investor.

2.6.2. Activation fee was not charged yet.

2.7. In the case of a cascade upgrade of package (e.g. from “The Iron” to “The Copper”, and next step after some time form “The Copper” to “The Diamond”, previous activation fees are not reimbursed.

2.8. YotaCash has the right to change any parameters of packages in any moment, actualization view in 1.11.

2.9. YotaCash makes interest accruals every hour based on the daily interest rate of the current package by formulas:

2.9.1. **Simple:**  $CURRENT\_BALANCE = CURRENT\_BALANCE + 1/24 * (INTEREST\_RATE * LAST\_MIDNIGHT\_BALANCE)$

2.9.2. **Capitalization:** LAST\_MIDNIGHT\_BALANCE is equalized with CURRENT\_BALANCE at 00:00 by London time zone every day.

2.9.3. In case of deposit or withdrawal funds LAST\_MIDNIGHT\_BALANCE is equalized with CURRENT\_BALANCE in real time.

### 3. Financial regulations

3.1. Minimum deposit amount in YotaCash is 0.10 USD. More details:

3.1.1. For package “The Iron (Basic)” this minimum amount for depositing is setup.

3.1.2. For interest accrual, the amount on the account should not be less than 0.10 USD is regardless of the tariff package.

3.1.3. After activation premium packages (“The Copper” or higher, view 2.4, 2.5) minimum amount for depositing also is setup to 0.10 USD.

3.1.4. Minimum deposit amounts by payment systems view in the table below:

Table 2. Signed at 21.03.2021

<b>Payment system</b>	<b>Minimum deposit</b>
Perfect Money	0.10 USD
PayPal	0.10 USD
LTC	5 USD equal (explain in 3.1.5)
ETH	50 USD equal
BTC	100 USD equal

3.1.5. Rate of cryptocurrencies in financial transactions is taken as averaged from exchanges and is updated every hour.

3.2. YotaCash allows additional replenishment to any amount on all tariff packages at any time.

3.3. Maximum deposit amount by one operation in YotaCash is 10000 USD, except PayPal.

3.4. Maximum balance on the personal account is unlimited.

3.5. Payment system fees for incoming payments are paying by Investor.

3.6. Minimum withdrawing amount in YotaCash is 0.10 USD regardless of the tariff package.

3.7. YotaCash allows to withdraw funds fully or partially from Investor’s balance at any time.

3.8. Maximum withdrawal amount by one operation in YotaCash is 10000 USD.

3.9. Payment system fees for outgoing operations are paying by YotaCash, except:

3.9.1. Withdrawing operations are realized more frequently than one per 24 hours, in this case 3% fee is taken by YotaCash.

3.9.2. Withdraw to cryptocurrency wallets, fees for this in the table below:

Table 3. Signed at 18.03.2021

<b>Cryptocurrency</b>	<b>YotaCash withdrawing fee</b>
BTC	0.000325 btc
ETH	0.00325 eth
LTC	0.005 ltc

3.10. YotaCash undertakes to publish statistic of withdrawals in “Payouts” page, except when Investor denied this in personal security settings (section “My Setting”).

3.11. YotaCash updates cryptocurrency rates every hour as averaging from the main cryptocurrency exchanges. Based on this, all calculations with cryptocurrencies are made.

3.12. YotaCash provides all withdrawals instantly and in real time with the exception of rare high-risk operations, more info in the table below:

Table 4. Signed at 25.03.2021

<b>Payment system</b>	<b>Withdrawing type</b>
Perfect Money	instant
PayPal	Refunds of deposit body – instant Interest – manually during 24 hours
LTC	instant
ETH	instant
BTC	instant

3.13. YotaCash allows to make exchange operations between electronic wallets after security confirmation with code by email.

3.14. YotaCash does not require tight binding of payment wallets, but to change which the confirmation is required by email (dynamic security code).

3.15. YotaCash undertakes to publish in personal Investor's financial activity by statement.

3.16. In case of unauthorized actions in this statement (view 3.15) Investor undertakes:

3.16.1. To change their password in "My settings" section.

3.16.2. Raise email account security (e.g. also changing password, enabling 2FA authorization etc.).

3.17. Limitation list about PayPal operations:

3.17.1. Additional fee 6%+0.40\$ is summarized to every payment.

3.17.2. Only one payment with PayPal during 24 hours is allowed.

3.17.3. Investor account is frozen for withdrawals during 24 hours from the last PayPal deposit.

#### 4. Affiliate program and support service

4.1. Affiliate program becomes active for each Investor during registration and affiliate link assigns.

4.2. Unique referrer identifier is their affiliate link, which is shown in personal account lobby and looks like as **<https://yotacash.com/ref.php?id=xxxx>**

- 4.3. YotaCash automatically attaches to Investor balance rewards from every interest accrual of their referrals.
- 4.4. Affiliate reward rates assign in coordination with current package (view table 1 above).
- 4.5. YotaCash publishes referrals list and rewards from their in section “My referrals”.
- 4.6. Investor has the ability to set automatic reback between 10 and 90 percents:
  - 4.6.1. By default reback is disabled (set as 0%).
  - 4.6.2. Set up the reback is realized in section “My referrals”
- 4.7. YotaCash does not prohibit partner accruals when using multiple accounts from one device.
- 4.8. YotaCash undertakes to consider all requests from investors in support during 24 hours.
- 4.9. YotaCash reserves the right to an automatic response, if there is a response in FAQ.

S. L.

A handwritten signature in cursive script, appearing to be 'S. L. [unclear]', written in black ink.