TRÍA SOFTWARE

Tria Software Ltd

thevault.inc — Website Terms of Use

Version 1.0 · Last updated: 23 July 2026 · Operator of the Website and “The Vault” brand · Cyprus, HE 422111

1. Who we are and what these Terms cover

1.1 This website, thevault.inc, including its subdomains and the content made available on it (together, the "Website"), is operated by Tria Software Ltd, a company incorporated in the Republic of Cyprus with registration number HE 422111 and registered office at 66-68 Archiepiskopou Makariou III & Markou Drakou Street, Mesa Geitonia, 4003 Limassol, Cyprus ("Tria Software", "we", "us", "our").

1.2 These Website Terms of Use (the "Terms of Use") govern your access to and use of the Website. By accessing or using the Website, you confirm that you have read and understood these Terms of Use and agree to be bound by them. If you do not agree, you must not use the Website.

1.3 Tria Software is a technology company. It develops and maintains software, operates the Website and administers the "The Vault" brand. Tria Software does not provide crypto-asset services, investment services, payment services or any other regulated financial services, and nothing on the Website constitutes the provision of any such services by Tria Software.

2. The Vault brand and the operating entities

2.1 "The Vault" is a brand under which separate companies within the same group of common ownership provide distinct products and services, each within its own regulatory perimeter:

Entity	Role and regulatory status
Tria Bridge Ltd (Cyprus, HE 429492)	Crypto-asset service provider authorised under Regulation (EU) 2023/1114 on markets in crypto-assets ("MiCAR") and supervised by the Cyprus Securities and Exchange Commission ("CySEC"), registration number 013/24. Registered office: 66-68 Archiepiskopou Makariou III & Markou Drakou Street, Mesa Geitonia, 4003 Limassol, Cyprus. Provides crypto-asset services to clients in the EU/EEA.
SWISS Zeit Capital AG (Switzerland, UID CHE-401.441.573)	Swiss financial intermediary subject to the Swiss Anti-Money Laundering Act ("AMLA") and affiliated for AML-supervision purposes with the self-regulatory organisation VQF (member no. 101145). Registered office: c/o Smart Treuhand AG, Bösch 80A, 6331 Hünenberg, Switzerland. Provides digital-asset services to clients outside the EU/EEA, primarily in Switzerland. It is not a bank and is not prudentially licensed by FINMA.
Tria Software Ltd (Cyprus, HE 422111)	Software development and technology company; operator of the Website and licensor of The Vault software. Does not provide regulated financial services.

2.2 Each of the entities referred to in clause 2.1 is a separate legal person that contracts with its clients in its own name and is solely responsible for its own products, services and obligations. No entity acts as the agent of, or assumes any liability for, any other entity. The use of a common brand does not create any joint venture, partnership, agency or joint liability between them.

3. Which entity serves you

3.1 The regulated services described on the Website are provided either by Tria Bridge Ltd (for clients in the EU/EEA) or by SWISS Zeit Capital AG (for clients outside the EU/EEA). When you first visit the Website, you will be asked to confirm your location, and the Website will then present the services relevant to your region.

3.2 The location-based presentation of content is provided for your convenience and information only. The entity with which you contract is determined during client onboarding, on the basis of the information you provide and the acceptance policies of the relevant entity.

3.3 Any client relationship for regulated services is governed exclusively by the client agreement of the relevant entity — the Tria Bridge Client Terms and Conditions or the SWISS Zeit Capital Client Terms and Conditions, each available on the Website — together with the documents referred to in them. In the event of any inconsistency between these Terms of Use and the applicable client agreement in relation to regulated services, the client agreement prevails.

4. Informational purposes only

4.1 The content of the Website is provided for general information only. It does not constitute investment advice, a personal recommendation, an offer or a solicitation to buy or sell any crypto-asset or to make use of any service, and it must not be relied upon as such. You should obtain professional advice where appropriate before taking any decision based on content published on the Website.

4.2 The information on the Website is not directed at, and is not intended for distribution to or use by, any person in any jurisdiction where such distribution, publication or use would be contrary to applicable law or regulation, or where any member of the group would be required to obtain a licence or registration it does not hold.

5. Eligibility and restricted jurisdictions

5.1 You may use the Website only if you are at least 18 years old and only in compliance with these Terms of Use and all laws applicable to you. You are responsible for ensuring that your access to and use of the Website are lawful in your jurisdiction.

5.2 The services referred to on the Website are not available to persons located in jurisdictions subject to comprehensive sanctions or in jurisdictions where the relevant operating entity does not offer its services. The detailed eligibility conditions and lists of restricted jurisdictions are set out in the applicable client agreement and acceptance policies of the relevant entity.

6. Client applications and account access

6.1 Access to client accounts and regulated services is provided through The Vault web and mobile applications (the "Applications"). The Applications are software developed and licensed by Tria Software; the regulated services accessible through the Applications are provided by, and remain the sole responsibility of, the relevant operating entity under its client agreement.

6.2 If you hold login credentials for the Website or the Applications, you must keep them confidential and secure. You must notify the relevant operating entity without delay if you suspect any unauthorised access to or use of your account, using the contact details set out in your client agreement.

7. Intellectual property

7.1 The Website and its content — including the "The Vault" and "Tría" names and logos, the Applications and underlying software, and all design, text, graphics, and the selection and arrangement thereof — are protected by intellectual-property rights owned by or licensed to Tria Software.

7.2 You are granted a limited, revocable, non-exclusive, non-transferable licence to access and use the Website and its content for your personal use or your own internal business purposes. Except to the extent permitted by mandatory law, you may not copy, reproduce, modify, distribute, sell, lease, publicly display, reverse engineer, decompile or create derivative works of the Website, the Applications or any software made available through them, and you may not use any automated means — including scraping, crawling or data mining — to access the Website or collect data from it without our prior written consent.

7.3 Nothing in these Terms of Use grants you any right to use any trade mark, trade name or logo displayed on the Website without the prior written permission of its owner.

8. Acceptable use

8.1 You must not: (a) use the Website in any way that breaches applicable law or regulation, or for any unlawful or fraudulent purpose; (b) interfere with, disrupt or attempt to compromise the normal operation, security or integrity of the Website; (c) introduce viruses, malware or other technologically harmful material; (d) attempt to gain unauthorised access to the Website, its servers or any connected database; (e) misrepresent your identity or affiliation; or (f) use the Website in a manner that infringes the rights of any third party.

8.2 We may suspend, restrict or terminate your access to the Website, without prior notice, where we reasonably consider it necessary for security or legal reasons or in the event of a breach of these Terms of Use.

9. Third-party content and links

9.1 The Website may contain links to third-party websites, services or resources. Such links are provided for your convenience only and do not constitute an endorsement. We have no control over, and accept no responsibility for, the content, products, services, or privacy practices of third parties. You access third-party resources at your own risk.

10. Risk warning

10.1 Crypto-assets involve a high degree of risk. Their value can fluctuate sharply, and you may lose the entire value of the crypto-assets you hold. Crypto-assets and related services may not be covered by deposit-guarantee or investor-compensation schemes. The regulated risk disclosures and the terms applicable to specific services are set out in the documentation of the relevant operating entity; nothing on the Website is intended to minimise or replace those disclosures.

11. Privacy and cookies

11.1 Personal data collected through the Website is processed in accordance with the Privacy Policy, and cookies and similar technologies are used in accordance with the Cookie Policy, both available on the Website. For personal data processed in connection with a client relationship, the relevant operating entity acts as data controller, as further described in the Privacy Policy.

12. Availability, disclaimers and limitation of liability

12.1 The Website is provided on an "as is" and "as available" basis. We do not warrant that the Website will be uninterrupted, secure, error-free or free from defects, or that the content is complete, accurate or up to date. We may amend, suspend or withdraw any part of the Website at any time without notice.

12.2 To the maximum extent permitted by applicable law, Tria Software shall not be liable for any loss or damage arising out of or in connection with your use of, reliance on, or inability to use the Website or any content on it, including any indirect or consequential loss, loss of profit, loss of data or loss of opportunity.

12.3 Nothing in these Terms of Use excludes or limits any liability that cannot be excluded or limited under applicable law, including liability for fraud. Nothing in these Terms of Use limits or affects the obligations of Tria Bridge Ltd or SWISS Zeit Capital AG towards their clients under their respective client agreements or under applicable regulation.

13. Changes to these Terms of Use

13.1 We may amend these Terms of Use from time to time, including to reflect changes in law, regulation or the operation of the Website. The current version, with its "last updated" date, will always be available on the Website, and material changes will be announced by a prominent notice on the Website. Your continued use of the Website after a change takes effect constitutes acceptance of the amended Terms of Use.

14. General

14.1 If any provision of these Terms of Use is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

14.2 A failure or delay by us to enforce any provision of these Terms of Use shall not constitute a waiver of that or any other provision.

14.3 We may assign or transfer our rights and obligations under these Terms of Use to any affiliate or to a successor operator of the Website. You may not assign your rights or obligations under these Terms of Use without our prior written consent.

15. Governing law and jurisdiction

15.1 These Terms of Use, and any dispute or claim arising out of or in connection with them or the use of the Website, are governed by the laws of the Republic of Cyprus, and the courts of Limassol, Cyprus shall have exclusive jurisdiction, without prejudice to any mandatory consumer-protection rules of your country of habitual residence that may apply in your favour.

16. Contact

16.1 Tria Software Ltd, 66-68 Archiepiskopou Makariou III & Markou Drakou Street, Mesa Geitonia, 4003 Limassol, Cyprus. For questions about the Website, please use the contact channels published on the Website; for questions about regulated services, please use the contact details set out in the client agreement of the relevant operating entity.