

PLEASE READ THESE TERMS OF THE DESTO COIN ("DEO") SALE CAREFULLY BEFORE PURCHASING THE COINS. NOTE THAT THIS AGREEMENT CONTAINS A BINDING ARBITRATION CLAUSE AND CLASS ACTION WAIVER, WHICH, IF APPLICABLE TO YOU, AFFECT YOUR LEGAL RIGHTS. IF YOU DO NOT AGREE TO THESE TERMS OF SALE, DO NOT PURCHASE ANY COINS. WHEN YOU CLICK ON THE "ACCEPT" BUTTON AT THE BOTTOM OF THIS DOCUMENT, YOU AGREE TO BE BOUND BY THE TERMS OF THIS AGREEMENT.



DESTO DEO SALE AGREEMENT

1. NOTICE TO RESIDENTS OF CHINA, KOREA, USA, CANADA, VIETNAM

DESTO COINS ARE NOT BEING OFFERED OR DISTRIBUTED TO, AS WELL AS CAN NOT BE RESOLD OR OTHERWISE ALIENATED BY THEIR HOLDERS TO, PERSONS OF, NATURAL AND LEGAL PERSONS, HAVING THEIR HABITUAL RESIDENCE, LOCATION OR THEIR SEAT OF INCORPORATION IN CHINA (FOR SUCH PURPOSES, NOT INCLUDING HONG KONG AND MACAU SPECIAL ADMINISTRATIVE REGIONS, OR TAIWAN), KOREA, THE UNITED STATES OF AMERICA, CANADA, AND VIETNAM, EXCEPT AS PERMITTED BY THE SECURITIES AND OTHER LAWS AND REGULATIONS OF THE RELEVANT COUNTRIES. THE PERSONS OR REPRESENTATIVES OF THE AFOREMENTIONED COUNTRIES AND REGIONS MUST NOT PURCHASE DESTO COINS UNDER THIS AGREEMENT.

2. NOTICE TO PURCHASERS

IN THE COUNTRY OR TERRITORY WHERE TRANSACTIONS WITH DIGITAL TOKENS ARE PROHIBITED, ANY PERSON (NATURAL OR LEGAL) MAY NOT PURCHASE DESTO COINS.

The following Terms and Conditions (“Terms”) govern the sale of DESTO Coins (“DEO”). Please read this Agreement carefully before purchasing DEO. This document is not a solicitation for investment nor in any way an offering of securities in any jurisdiction. If Purchaser does not agree to this Agreement, then Purchaser must not purchase DEO.

The purchase of DEO during the initial coin offering (“ICO”) or pre-ICO period from DEST CORPORATION (“DESTO”), incorporated in the Republic of Vanuatu as an international company limited by shares, is subject to this Coin Sale Agreement (“Agreement”). Throughout this Agreement, a purchaser will be referred to as “Purchaser” “You,” or, “User.” Each of Purchaser and DESTO is referred to as a “Party” and collectively as the “Parties.” By purchasing DEO offered during the ICO or pre-ICO sale period, you acknowledge that you have carefully read this Agreement and that you agree to be bound by this Agreement and all terms incorporated by reference. If you are not an authorized purchaser, you should not purchase DEO. If a purchaser has any questions regarding this Agreement, please contact DESTO SUPPORT at: support@desto.io.

Ownership of DEO carries no rights, express or implied, other than the

right to use such coins as a means to enable usage of and interaction with the DESTO community if successfully completed and deployed. By purchasing DEO, Purchaser understands and accepts that DEO does not represent or confer any ownership right or stake, share or security or equivalent rights or any right to receive future revenue shares, intellectual property rights or any other form of rights in DESTO and its corporate affiliates, other than rights to the use of DESTO Community or Platform, subject to limitations and conditions in this Agreement and applicable Community terms and policies (as defined below).

This document does not constitute investment advice or counsel or solicitation for investment in any security and shall not be construed in that way. This document does not constitute or form part of, and should not be construed as, any offer for sale or subscription of, or any invitation to offer to buy or subscribe for, any securities, nor for the Coins.

If DESTO for whatever reason rejects your offer, the Agreement shall not be deemed as concluded. DESTO will refund you if it is required under this Agreement or by relevant laws and regulations. In this case, any refunds made in your favor will be reduced by an amount of any expenses that escrow agent or DESTO has incurred or may incur in future in this regard, including any exchange fees, bank fees, agency and brokerage fees, remunerations, taxes, charges, fees for blockchain transactions, etc.

3. DEFINITIONS

DESTO Community or Platform means the online-platform, developed by DESTO and/or its affiliates, which is to be realized through the four main product and service applications of: DESTO PAY, DESTO CX, DESTO RESERVE, and DESTO VENTURES. All of these will be available on one main user interface; the Website DESTO.io and DESTO mobile, tablet, App. Additional details regarding the DESTO Community are provided in the White Paper.

DESTO Coin or DEO - This is the cryptographic currency, developed on DESTO's own blockchain, which grants the right to use the DESTO Platform that will be developed according to the White Paper. DEO will be mainly utilized for cryptocurrency payment services in the DESTO Community.

Pre-ICO Sale Period – This is the period beginning on May 1, 2018 at 8:00 Greenwich Mean Time (GMT) of limited time, limited supply, special conditions, and with a rewards offer when Purchaser contributes towards the development and promotion of the platform worldwide.

Initial Coin Offering (ICO) Sale Period – This is the period when DESTO’s ICO is open to all interested parties worldwide. The exact start date of the ICO Sale Period will be determined within one calendar month from the end of Pre-ICO Sale Period.

DESTO Account– This is an account, which is created and used to purchase and hold DEO. Purchasers will have access to DESTO Account after providing DESTO with the required information and upon successful completion of the DESTO customer identification and registration procedure.

Restricted Persons has the meaning, set out in Article 5.

4. PURPOSE AND USE OF COINS IN CONNECTION WITH THE PLATFORM

- A. Coins are intended to be used for accessing the following (collectively the “Services”):
 - I. Cryptocurrency payment services;
 - II. Cryptocurrency transaction services;
 - III. Services from DESTO Community;
 - IV. Processing nodes and transactions;
 - V. DESTO Wallet and DESTO Cards;
 - VI. All DESTO market place offerings, as facilitated through the platform that DESTO and its affiliates are developing (the “Platform”).
- B. Important additional details regarding the Services and Platform are provided in Exhibit A.

- C. Ownership of DEO carries no rights, express or implied, other than the right to use such coins as a means to enable usage of and interaction with the DESTO community if successfully completed and deployed. By purchasing DEO, Purchaser understands and accepts that DEO does not represent or confer any ownership right or stake, share or security or equivalent rights or any right to receive future revenue shares, intellectual property rights or any other form of rights in DESTO and its corporate affiliates, other than rights to the use of DESTO Community or Platform, subject to limitations and conditions in this Agreement and applicable Community terms and policies (as defined below).

5. ELIGIBILITY

- A. In order to purchase DEO, Purchaser is required to create an account on the Desto Website (the "Site" or the "Website").
- B. The Coins are not being offered or distributed to, as well as can not be resold or otherwise alienated by their holders to the following restricted persons ("Restricted Persons"):
 - i) persons of, natural and legal persons, having their habitual residence, location or their seat of incorporation in China (for such purposes, not including Hong Kong and Macau Special Administrative regions, or Taiwan), Korea, the United States of America, Canada, and Vietnam, except as permitted by the securities and other laws and regulations of the countries, and
 - ii) persons of, natural and legal persons, having their habitual residence, location or their seat of incorporation in the country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations, or will become so prohibited or restricted at any time after this Agreement becomes effective.
- C. The Restricted Persons are strictly prohibited and restricted from purchasing and using the Coins and DESTO is not soliciting purchases and usage by Restricted Persons in any way.
- D. It is solely Purchaser's obligation to verify at the time of making payment for the Coins:
 - i) whether or not Purchaser or a person he represents is a Restricted Person;

- ii) whether or not Purchaser is allowed to purchase the Coins under the applicable laws and regulations; and
 - iii) whether or not Purchaser is allowed by applicable laws and regulations to use the Coins in the manner specified in this Agreement.
- E. Purchase of DEO is available only to persons who can form legally binding contracts under applicable law and who are of sound mind and are of the age of majority within Purchaser's jurisdiction and under the governing law of this Agreement.
- F. If a Restricted Person purchases DEO, such Restricted Person has done so on an unlawful, unauthorized and fraudulent basis. DESTO shall not be responsible nor liable for such transactions.
- G. DESTO shall not be bound by a transaction or an operation by a Restricted Person, and DESTO may, in its sole discretion:
 - i) take all necessary and appropriate actions to apply and enforce the consequences of the transactions and operations specified above;
 - ii) notify the relevant authorities on the transaction or the operation in question; and
 - iii) retain all the funds paid by the Restricted Person and either freeze them until the situation is resolved by the respective authority or transfer to the account specified by the relevant financial authority, or apply to cover inflicted losses or discharge liabilities, or refund to the payer of the funds in accordance with the applicable laws and provisions of this Agreement.
- H. Any Restricted Person purchasing DEO shall be solely liable for Damages caused to DESTO and shall indemnify, defend and hold harmless DESTO from any Damages, losses, and expenses incurred by DESTO that arise from or are the result of such Restricted Person's purchase of the Coins.
- I. DESTO reserves the right to terminate the account and refuse to provide a Purchaser with access to the Site and the services therein and immediately suspend their DESTO Account without furnishing refunds of the funds in Purchaser's DESTO account, if DESTO discovers that Purchaser has misrepresented identity, age, etc. The Site including the DESTO account is not available to persons whose membership has been suspended or

terminated by DESTO for any reason whatsoever.

6. REGISTRATION

- A. In order to purchase Coins being offered by DESTO, Purchaser needs to register for an account on the DESTO Site. In order to register for the purpose of purchasing DEO and availing the services provided therein, Purchasers will have to register with DESTO by providing details such as name, address, e-mail address, contact number and other required information.
- B. DESTO reserves the right to suspend or terminate the Account if any information provided during the registration process or thereafter proves to be inaccurate, false or misleading or in violation of the Terms.
- C. You may not transfer or sell your DESTO account, user access, identification credentials and/or DEO to another party for the Pre-ICO Sale Period and ICO Sale Period. If you are registering as a business entity, you personally guarantee that you have the authority to bind the entity to this Agreement.
- D. Our Services are not available to temporarily or indefinitely suspended members. Our website reserves the right, in its sole discretion, to cancel unconfirmed or inactive accounts. Our Website reserves the right to refuse service to anyone, for any reason whatsoever, at any time.
- E. You agree to comply with all local laws regarding online conduct and acceptable content. You are responsible for all applicable taxes. In addition, you must abide by our Website's policies as stated in the Agreement and the Website policy documents published on the Website as well as all other operating rules, policies and procedures that may be published from time to time on the Website by DESTO.

7. SCOPE OF TERMS

Unless otherwise stated herein, these Terms govern only the purchase of DEO from DESTO during the Sale Periods. The use of DEO in connection with the Services or Platform may be governed by other applicable terms and policies (collectively, the "Platform Terms and Policies"). Any Platform Terms and Policies DESTO promulgate will be available at the DESTO Website. DESTO may add terms or policies to

the Platform Terms and Policies in its sole discretion and may update each of the Platform Terms and Policies from time to time according to modification procedures set forth therein. To the extent of any conflict with these Terms, the Platform Terms and Policies shall prevail with respect to any issues relating to the use of DEO in connection with the Services or Platform.

8. PAYMENTS

- A. Once Purchaser accepts these terms of DEO sale, Purchaser shall be directed to the payment page for the purpose of making the payments for the purchase of DEO.
- B. Before making the payment, Purchaser will be required to submit the verification documents as defined below and as soon as the documents as requested are uploaded to the Website, Purchaser will be directed to the payment page and shall make the payment in the amount for the equivalent DEO purchased.
- C. Accepted types of payments for purchase of DEO are the following cryptocurrencies: Bitcoin, Ether, DASH and LTC. DESTO may also accept payments in fiat currencies: United States Dollars (USD) and Euro (EUR). The cryptocurrency or fiat currency payments will be subject to completion of the Know Your Customer (KYC) procedure by third-party verification service providers.
- D. Purchaser shall make the required payment to DESTO in consideration for Purchaser's purchase of DEO pursuant to this Agreement through the procedures set forth in Exhibit B hereof.
- E. The payments in fiat currency may be made through valid credit cards/debit cards or any other medium as integrated on the Website.
- F. DESTO may use third-party payment providers to receive payments from Purchaser. DESTO shall not be responsible for delays or erroneous transaction execution or cancellation of orders due to payment issues.
- G. DESTO takes utmost care to work with third-party payment providers, but does not control their systems, processes, technology and work flows, hence cannot be held responsible for any fault at the end of payment providers.

- H. DESTO reserves the right to refuse to process transactions by a Purchaser with a prior history of questionable charges including without limitation any breach of any agreements by Purchaser with us or any breach/violation of any law or any charges imposed by an Issuing Bank or breach of any policy.
- I. Purchaser acknowledges that DESTO will not be liable for any damages, interests or claims etc. resulting from not processing a Transaction/Transaction Price or any delay in processing a Transaction/Transaction Price which is beyond our control.
- J. DESTO reserves the right to recover the cost of goods, collection charges and lawyers' fees from persons using the Website fraudulently. DESTO reserves the right to initiate legal proceedings against such persons for fraudulent use of the Site and any other unlawful act or acts or omissions in breach of these terms and conditions.
- K. DESTO as a merchant shall have no liability whatsoever in respect of any loss or damage arising directly or indirectly out of the decline of authorization for any Transaction, on Account of the Cardholder having exceeded the preset limit mutually agreed by DESTO with the acquiring bank from time to time.

9. CANCELLATION, REFUSAL OF PURCHASE REQUESTS

- A. Your purchase of DEO from DESTO is final, and you shall not be entitled to claim any refund or reimbursement of payments from DESTO except as may be required by applicable law or regulation.

the offers on acquisition of

DESTO reserves the right to refuse or reject the offers on acquisition of DEO or payments for DEO at any time in its sole discretion. To the extent that DESTO refuses or cancel the offers on acquisition of DEO, DESTO will exercise reasonable endeavors to procure that the transferred payment is refunded to the Purchaser in the amount defined in accordance with this Agreement. however, DESTO does not warrant, represent or offer any assurances that DESTO will successfully be able to recover and/or return any such payment. Refunds for cryptocurrency payments are subject to the following conditions:

- i) You will be refunded the equivalent amount in USD of your original purchase minus any processing fees.

- ii) The USD amount will be refunded in the same cryptocurrency used to make the original purchase.

10. DEO SALE PROCEDURES AND SPECIFICATIONS

Important information about the procedures and material specifications of DEO sale is provided in Exhibit B, including, but not limited to, details regarding the timing and pricing of DEO sale, the amount of DEO that DESTO will sell, and the anticipated use of DEO sale proceeds. By purchasing DEO, you acknowledge that you understand and have no objection to these procedures and material specifications.

11. DATA DISCLOSURES, VERIFICATION PROCESS, KYC COMPLIANCE AND CONSENT OF PURCHASERS

A. DATA DISCLOSURE

- i) The User hereby allows access to and consents to DESTO availing of and using the personal data of Purchaser including but not limited to:
 - a) Name; Address; Identification Documents and details contained therein;
 - b) Numbers and I.P. addresses from which the Services of the Website are being accessed;
 - c) Identity numbers and details of all equipment utilized to access or avail our Services including Devices from which the our Services are accessed; the Device numbers, Model and such or other details that may be culled out through automated processes; IMEI, ISMI, Operating System, Device model, RAM and CPU for computers and mobile phones and Unique installation number, iCloud device or e-mail identification for Apple products; Fingerprinting details and other sensitive personal information required for allowing or completing the transactions envisaged herein;
 - d) DESTO may call upon you to furnish additional details and/or documents, either pursuant to governmental or regulatory compliance or due to modifications in our purchase terms or Terms of Use.

- e) Purchaser hereby agrees and undertakes to comply with the same within the timelines prescribed.

II. In addition to the terms contained herein, Users shall be bound by the terms of the Privacy Policy available at the DESTO Website.

B. KNOW YOUR CUSTOMER COMPLIANCE

I. Only Purchasers complying with the following Know Your Customers ("KYC") procedures would be allowed to avail of Services. DESTO or designated third-party KYC service providers will conduct KYC procedure compliant to all the relevant requirements. Purchaser shall provide the following details and digitized copies of the documents in support of the same, simultaneously with execution of these terms failing which, the account shall not be activated:

- Name;
- Date of birth (for individuals) or date of registration (for corporations);
- Address (residence and mailing addresses (if different) for a natural person; or principal place of business and/or registered address (if different) for a person other than a natural person);
- Identification number (a taxpayer identification number, passport number and country of issuance, alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard).
- As an evidence of nationality or residence, Purchaser shall provide DESTO with a copy of their passport in high quality color format. If Purchaser represents a legal entity, Purchaser shall provide DESTO with documents showing the legal existence of such legal entity and its authority to represent the legal entity.

II. Purchaser hereby consents to retention of the above details and documents by us for our use. DESTO shall be entitled to retain the above details and documents even of those users, whose registration has been rejected by us.

III. DESTO shall take reasonable care and caution in the collection

and retention of the information, data and documents provided. DESTO shall comply with the Privacy Policy available at the DESTO Website, for collection and retention of data, including sensitive information. The Privacy Policy may be periodically reviewed and revised, modified or updated. By accepting the terms herein and by continued use of our Services, Users are deemed to have agreed to such revised terms of the Privacy Policy and shall be bound by the same. In the event that Purchaser wishes otherwise, upon compliance with the procedures set out hereunder for termination, Purchaser may terminate this Agreement.

- IV. Acceptance of the terms herein shall be tantamount to acceptance of the Privacy Policy and the terms contained therein. Users are required to read, understand the Privacy Policy before clicking the "I Accept" button to this Agreement.

C. VERIFICATION PROCESS

- I. DESTO may activate the account upon verification of the details provided under KYC. In the event of factual inaccuracies, DESTO shall be entitled to immediately terminate the account without notice to Purchaser and Purchaser shall not be permitted to use the account. DESTO may seek further documents or details, as per its revised policies or pursuant to Government or Regulatory requirements. Purchaser shall be bound to comply with the same. DESTO shall be entitled to terminate existing accounts for non-compliance of these terms after due notice.
- II. DESTO may, at its discretion, send to Purchaser the intimation of reasons for non-activation of the account. DESTO is not under an obligation to, however, notify rejection of activation of new accounts.
- III. In the event of termination or deactivation of an existing account, Purchaser shall be duly intimated by us, along with reasons for such deactivation and the procedures for redress. Delay in termination of such accounts shall not amount to waiver of the above mandatory requirement.

12. ANTI-MONEY LAUNDERING & ANTI-ABUSE

- I. DESTO has zero tolerance towards use of our Services for any illegal purpose. Any such abuse by any Purchaser shall result in immediate termination of the account and reporting of such

- activities to concerned regulatory and statutory authorities.
- II. DESTO shall not allow our Services and any future platforms that it might support, to be used for any illegal purpose including for money laundering or the funding of terrorism or any other criminal activities.
 - III. DESTO shall report all suspicious activities to the concerned authorities to ensure initiation of investigation and prosecution. Purchasers are therefore strongly cautioned against misuse of our Services in any manner for illegal activities.
 - IV. Acceptance of the terms herein shall be tantamount to acceptance of the Anti-Money Laundering (“AML”) Policy and the terms contained therein. Purchasers are required to read, understand and affirm the AML Policy before clicking the “I Accept” button. DESTO may periodically review and revise, modify or update the AML Policy to ensure that it complies with the requisites of applicable law. By accepting the terms herein and by continued use of our Services, Users/Purchasers are deemed to have agreed to such revised terms of the AML Policy and shall be bound by the same. Purchasers who do not wish to abide by the same are not permitted to continue use of our Services and the same shall stand terminated upon compliance with the process set out therein.
 - V. DESTO reserves the right to decline or discontinue, as the case may be, any account, at its discretion, with present as well as prospective Purchasers/Users at all times. In the event of any suspicious activity being disclosed or a User is suspected of abusing our Services or platform, DESTO shall have the right but not the obligation to suspend or terminate any account of a User/Purchaser, until a reasonable and satisfactory explanation with supporting documents is provided.
 - VI. Where applicable, intimation of such suspension or termination shall be duly sent to Purchaser and the accumulated monies or Coins in the account of such User shall be duly secured and shall accrue in favor of such User, unless otherwise appropriated by DESTO towards dues owed to it or is retained pending confirmation from a regulatory or statutory authority or in compliance with an order from a Government Authority or Court. Amounts lying in the accounts of Users suspected of illegal activities or of abusing the platform shall however not be released in favor of such User until the requisite documents and explanations, as set out above are furnished or upon receipt of an order permitting the same from an appropriate Court or Government authority.

13.SUSPICIOUS TRANSACTIONS

- I. Purchasers are hereby duly cautioned against use of our Services for illegal activities. Any such use or attempt to use our Services for illegal activities shall be tantamount to abuse of the terms of this Agreement, which would result in immediate termination of this Agreement without notice and appropriation of the amounts lying in Purchaser account.
- II. DESTO shall engage the services of nodal officer/s for ensuring compliance with its policies including the AML and KYC Policies (“Nodal Officer”). The Nodal Officer shall also provide all details required by regulatory and statutory authorities.
- III. Upon identification of “suspicious transactions,” as stipulated in the AML Policy, or as per the internal vigilance process, the Nodal Officer shall immediately initiate processes for suspension or termination of Purchaser/User account and for reporting the same to applicable regulatory and/or law enforcement authorities.
- IV. DESTO may periodically review, revise, modify or update the KYC and AML Policies to ensure its compliance with subsisting/new regulations and legal requirements. Amended AML and KYC Policies shall be uploaded on the Website and DESTO shall also intimate the User of such amendments. Non-receipt of such intimation shall not exonerate the User from complying with the revised AML and KYC Policies. Continued use of our Services shall be deemed consent to such revised terms. The User shall ensure due compliance with such amended AML and KYC Policies within timeframes prescribed for the same. Failure to do so shall amount to a material breach, which could result in suspension, cancellation or termination of this Agreement.

14.DESTO REPRESENTATIONS

- I. DESTO is registered as an international company limited by shares under the laws of the Republic of Vanuatu, and has the power and authority to carry on its business as now conducted.
- II. The execution, delivery and performance by DESTO of this Agreement is within the power of DESTO and, other than with respect to the actions to be taken when DEO is to be issued to Purchaser, has been duly authorized by all necessary actions

on the part of DESTO. This Agreement constitutes a legal, valid and binding obligation of DESTO, enforceable against DESTO in accordance with its terms, except as limited by bankruptcy, insolvency or other laws of general application relating to or affecting the enforcement of creditors' rights generally and general principles of equity. To the knowledge of DESTO, it is not in violation of (i) its current articles of incorporation or bylaws, (ii) any material statute, rule or regulation applicable to DESTO, or (iii) any material indenture or contract to which DESTO is a party or by which it is bound, where, in each case, such violation or default, individually, or together with all such violations or defaults, could reasonably be expected to have a material adverse effect on DESTO.

- III. To the knowledge of DESTO, the performance and consummation of the transactions contemplated by this Agreement do not and will not: (i) violate any material judgment, statute, rule or regulation applicable to DESTO; (ii) result in the acceleration of any material indenture or contract to which DESTO is a party or by which it is bound; or (iii) result in the creation or imposition of any lien upon any property, asset or revenue of DESTO or the suspension, forfeiture, or non-renewal of any material permit, license or authorization applicable to DESTO, its business or operations.

15. PURCHASER REPRESENTATIONS AND WARRANTIES

By transferring Ether, LTC, DASH and/or Bitcoin to the smart contract system to purchase DEO from DESTO, Purchaser represents and warrants the following:

1. Purchaser has read and understands this Agreement (including all Exhibits).
2. Purchaser has a sufficient understanding of the functionality, usage, storage, transmission mechanisms and other material characteristics of cryptographic coins like Bitcoin, USDT and Ether, coin storage mechanisms (such as DESTO account), Blockchain technology and Blockchain-based software systems to understand the terms of this Agreement and to appreciate the risks and implications of purchasing DEO.
3. Purchaser has obtained sufficient information about DEO to make an informed decision to purchase DEO.
4. Purchaser understands the restrictions and risks associated with

- the creation of DEO by the smart contract system as set forth herein and acknowledge and assume all such risks.
5. Purchaser understands, acknowledges and assumes the risks associated with the purchase, holding and use of DEO in connection with the Platform.
 6. Purchaser understands that DEO confers only the right to access and use the Services and confer no other rights of any form with respect to the Platform or DESTO or its corporate affiliates, including, but not limited to, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights.
 7. Purchaser is aware of the commercial risks associated with DEO and the Platform. Purchaser is not purchasing DEO for any other purposes, including, but not limited to, any investment, speculative or other financial purposes.
 8. Your purchase of DEO complies with applicable law and regulation in your jurisdiction, including, but not limited to, (i) legal capacity and any other applicable legal requirements in your jurisdiction for purchasing DEO, using DEO, and entering into contracts with us, (ii) any foreign exchange or regulatory restrictions applicable to such purchase, and (iii) any governmental or other consents that may need to be obtained.
 9. Purchaser will comply with any applicable tax obligations in its jurisdiction arising from purchase of DEO.
 10. If Purchaser is purchasing DEO on behalf of any entity, Purchaser is authorized to accept this Agreement on such entity's behalf and that such entity will be responsible for breach of the provisions of this Agreement by Purchaser or any other employee or agent of such entity.
 11. Purchaser is not:
 - A person or an entity of the U.S.A, Canada, Korea, China, and Vietnam;
 - affiliated with or represent entities, registered within the jurisdiction of the U.S.A, Canada, Korea, China, and Vietnam;

- within a geographic area in which access to or use of the Platform, or purchaser of DEO is prohibited by applicable law, decree, regulation, treaty, or administrative act;
- a citizen or resident of, or located in, a geographic area that is subject to any sovereign country sanctions or embargoes, or
- an individual, or an individual employed by or associated with an entity, identified on any denied persons or entity lists, specially designated nationals or blocked persons lists, or debarred parties' lists.

If Purchaser is registering to purchase DEO on behalf of another person or legal entity, Purchaser further represents and warrants that:

- such person is not one of the Unauthorized Countries;
 - if legal entity, such entity is duly organized and validly existing under the applicable laws of the jurisdiction of its organization, and
 - Purchaser is duly authorized by such person, or legal entity, to act on its behalf.
12. Purchaser agrees to comply with, all applicable to the purchase of DEO, local laws and regulations of the country of which Purchaser is the resident. DESTO shall not be held liable for any legal or monetary consequence arising from Purchaser's violation of any local laws or regulations related to purchase of DEO.

16.ACKNOWLEDGMENT AND ASSUMPTION OF RISKS

Purchaser acknowledges and agrees that there are risks associated with purchasing, holding, and using DEO in connection with the Services and Platform, as disclosed and explained in Exhibit C. By Purchasing DEO, Purchaser expressly acknowledges and assumes these risks.

17.SECURITY

Purchaser is responsible for implementing reasonable measures for securing DESTO account that Purchaser uses to receive and hold DEO, including any requisite private key(s) or passwords or other credentials necessary to access such storage mechanism(s). If Purchaser's private key(s) or passwords or other access credentials are

lost, Purchaser may lose access to Purchaser's DEO. DESTO is not responsible for any such losses.

18. PERSONAL INFORMATION

DESTO may determine, in its sole discretion, that it is necessary to obtain certain information about Purchaser, including but not limited to instances where DESTO must obtain certain information in order to comply with applicable law or regulation in connection to the DEO sale.

19. TAXES

The purchase price that Purchaser pays for DEO is exclusive of all applicable taxes. Purchasers are responsible for determining what, if any, taxes apply to the purchase of DEO, including, for example, sales, use, value added, and similar taxes. It is also Purchaser's responsibility to withhold, collect, report, and remit the correct taxes to the appropriate tax authorities. DESTO is not responsible for withholding, collecting, reporting, or remitting any sales, use, value added, or similar tax arising from the purchase of DEO.

20. LIMITATION OF LIABILITY

- I. DESTO shall be responsible and liable only for (1) correct functioning of the Platform and (2) maintenance of the correct operation of the smart contracts system if the Desto Ecosystem or Platform is launched.
- II. DESTO and its affiliates and their respective officers, employees or agents will not be liable to Purchaser or anyone else for any damages of any kind, including, but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, trading losses or damages that result from use or loss of use of this Website and its products) out of the control of DESTO.
- III. Due to DESTO's products being offered on the internet (meaning both the World Wide Web and the Blockchain), DESTO understands that there is a possibility that there might be a certain flow of DEO into the United States of America or to the citizens or residents of the mentioned countries. If Purchaser is the citizen or resident of any of these restricted countries, regardless of the precise location of Purchaser, and purchases DEO in contravention of the restriction on purchasing, Purchaser does so at Purchaser's own risk and

DESTO shall not be held responsible for such purchase of DEO.

- IV. Further, neither DESTO nor any of our affiliates will be responsible for any compensation, reimbursement, or damages arising out of the control of DESTO in connection with: (a) Purchaser's inability to use DEO, including without limitation as a result of any termination or suspension of this agreement or the Blockchain network, including as a result of power outages, maintenance, defects, system failures or other interruptions; (b) the cost of procurement of substitute goods or services; (c) any costs, expenditures, or commitments by Purchaser in connection with this Agreement or use of or access to DEO; or (d) any unauthorized access to, alteration of, or the deletion, destruction, damage, loss or failure to store any data, including records, private key or other credentials, associated with DEO.
- V. To the fullest extent permitted by applicable law, Purchaser will indemnify, defend and hold harmless DESTO and our respective past, present and future employees, officers, directors, contractors, consultants, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (the "DESTO Parties") from and against all claims, demands, actions, damages, losses, costs and expenses (including attorneys' fees) that arise from or relate to: (i) purchase or use of DEO, (ii) Purchaser's responsibilities or obligations under this Agreement, (iii) Purchaser's violation of this Agreement, or (iv) Purchaser's violation of any rights of any other person or entity.
- VI. Purchaser will defend, indemnify, and hold harmless us, our affiliates and licensors, and each of their respective employees, officers, directors, and representatives from and against any claims, damages, losses, liabilities, costs, and expenses (including reasonable attorney fees) arising out of or relating to any third-party claim concerning this Agreement or Purchaser's use of DEO contrary to the terms of this Agreement. If DESTO or its affiliates are obliged to respond to a third-party subpoena or other compulsory legal order or process described above, Purchaser will also reimburse DESTO for reasonable attorney fees, as well as our employees' and contractors' time and materials spent responding to the third-party subpoena or other compulsory legal order or process at reasonable hourly rates.
- VII. Purchaser expressly agrees that by entering into this

Agreement and by purchasing DEO sold by us, Purchaser is aware of the mechanics and nature of the cryptocurrency and is aware of the various risks associated with the same. In the case that Purchaser suffers any loss or violates any specific law about the same, Purchaser shall be solely responsible for the same and shall not hold DESTO liable for any loss incurred by Purchaser. Purchaser agrees that DESTO has already made Purchaser aware of the various risk factors associated with purchase of DEO. The purchase of the same signifies that Purchaser is aware about all the mechanics, nature and risks associated with DEO and assets and Purchaser is purchasing the same at Purchaser's sole discretion and after exercising due diligence.

- VIII. The information, software, products, and services included in or available through the Website may include inaccuracies or typographical errors. Changes are periodically added to the information herein. DESTO may make improvements and/or changes in the Website at any time. To the maximum extent permitted by applicable law, DEO, the Website, all such information, software, products, services and related graphics are provided "as is" without warranty or condition of any kind.

21.DISCLAIMER

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW AND EXCEPT AS OTHERWISE SPECIFIED IN A WRITING BY US, (A) DEO IS SOLD ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, AND DESTO EXPRESSLY DISCLAIMS ALL IMPLIED WARRANTIES AS TO DEO, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT; (B) DESTO DOES NOT REPRESENT OR WARRANT THAT DEO IS RELIABLE, CURRENT OR ERROR-FREE, MEETS YOUR REQUIREMENTS, OR THAT DEFECTS IN DEO, IF SUCH ARE FOUND, WILL BE CORRECTED; AND (C) DESTO CANNOT AND DOES NOT REPRESENT OR WARRANT THAT DEO OR THE DELIVERY MECHANISM FOR DEO IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. DESTO WILL DO ITS BEST TO TAKE ALL THE POSSIBLE MEASURES TO AVOID ANY ERRORS AND IMPROVE THEM IF ANY OF THEM WERE DETECTED. TO INFORM US ABOUT ERRORS, PLEASE CONTACT US BY E-MAIL AT: SUPPORT@DESTO.IO

22.FORCE MAJEURE

- I. Our services are offered only on the digital domain, which is

subject to risks including offensive attacks. DESTO shall not be liable for any loss, harm or damage caused to the User's account or the monies or DEO accrued therein if the same arises due to Force Majeure including commissions or omissions by third parties, forces of nature, offensive attacks on our servers or on the personal devices of the users or any loss caused by conditions or events beyond our reasonable control.

- II. The above limitation on liability includes any Force Majeure event set out hereunder including acts of god; fire, act of terrorists, act of civil or military authorities, civil disturbance, war, strike or other labor dispute, interruption in telecommunications or Internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond our reasonable control;
- III. Offensive attacks including virus attack, hacking, denial of service attack or theft of the personal devices of the User resulting in loss or damage of the account. The validity and enforceability of any remaining provisions shall not be affected by any such condition.
- IV. DESTO shall not be liable for any harm, loss or damage caused to User due to a data breach of confidential information of the User, including of the User account details or User password, including when such breach has occurred due to the User sharing the details with third parties or the User's failure to follow due diligence. DESTO shall also not be responsible for disclosure by User of account details including by falling prey by way of a phishing attack.
- V. "Force Majeure" shall mean and include any cause arising from or attributable to acts, or events, beyond our reasonable control, including natural calamity, strikes, terrorist action or threat, civil commotion, riot, crowd disorder, invasion, war, threat of or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, structural damage, epidemic or other natural disaster, calamity, attacks including through computer viruses, hacking, denial of service attacks, ransomware or other manmade disruptions or any law, order enactment, statutory direction, legislation, regulation, rule or ruling of government or any court of law or of a Government or regulatory authority.

23. INDEMNITY

- I. User shall indemnify DESTO, its representatives, Affiliates and their respective directors, officers, shareholders, representatives and assigns (the “Indemnified Parties”) and hold harmless the Indemnified Parties against and in respect of any and all claims, losses, damages, expenses, costs or other liabilities (including attorney’s fees) incurred or suffered by the Indemnified Parties in any manner from or due to any failure or default by the User, to duly perform its obligations under this Agreement and the terms contained herein or due to any material breach by User of the User Guidelines or due to any misrepresentation under this Agreement or in compliance of its terms.
- II. DESTO shall indemnify User and hold harmless against and in respect of claims, losses, damages, expenses, costs or other liabilities (including attorney’s fees) incurred or suffered by the User solely due to any proven willful and malicious act or default by us. This indemnity is subject to the representations and warranties set out herein above i.e., DESTO shall not be liable for any claim, action, loss, damage, expenses, costs or other liabilities including attorney’s fees arising out of risks or consequences set out in the representations and warranties herein or for actions initiated by us against User for suspension, cancellation or termination of the account for any reason. Liability of DESTO in any event shall be limited to the amounts actually received from the User as consideration. User shall be required to submit proof thereof for substantiating the claim.
- III. These provisions shall survive the expiration or termination of this Agreement.

24. MODIFICATION

DESTO reserves the right to make changes or modifications to this Agreement from time to time, in its sole discretion. The modified Agreement will become effective upon posting on the Website and will apply to any Purchase or use of DEO made after the modified Agreement becomes effective.

25. TERMINATION

- I. DESTO may close, suspend or limit your access to Website and your DESTO Account:

- a) if DESTO determines that you have breached, or are acting in breach of, this Agreement;
 - b) if DESTO determines that you have breached legal liabilities (actual or potential), including infringing someone else's Intellectual Property Rights;
 - c) if DESTO determines that you have engaged, or are engaging, in fraudulent, or illegal activities;
 - d) to manage any risk or loss to us, a User, or any other person; or
 - e) for other similar reasons.
- II. In case of the breach of Agreement, DESTO has the right to block your access to DESTO account and DESTO may hold you liable for an amount of which DESTO has suffered losses/damages (but not less than the amount of your payment for purchase of DEO hereunder).

25. GOVERNING LAW, JURISDICTION AND DISPUTE RESOLUTION

- I. This Agreement, including all exhibits, schedules, attachments, and appendices attached to this Agreement and thereto, and all matters arising out of or relating to this Agreement, are governed by, and construed in accordance with, the laws of the Republic of Estonia, without regard to the conflict of law provisions.
- II. DISPUTE RESOLUTION, BINDING ARBITRATION
- a) Binding Arbitration. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The seat or place of arbitration shall be the State of New York, the United States of America. The arbitration shall be held, and the award shall be rendered, in English.
 - b) No Class Arbitrations, Class Actions or Representative Actions. Any Dispute arising out of or related to this

- Agreement is personal to you and DESTO and will be resolved solely through individual arbitration and will not be brought as a class arbitration, class action or any other type of representative proceeding. There will be no class arbitration or arbitration in which an individual attempt to resolve a Dispute as a representative of another individual or group of individuals. Further, a Dispute cannot be brought as a class or other type of representative action, whether within or outside of arbitration, or on behalf of any other individual or group of individuals.
- c) Notice; Informal Dispute Resolution. Each Party will notify the other Party in writing of any Dispute within thirty (30) days of the date it arises, so that the Parties can attempt in good faith to resolve the Dispute informally. Notice to DESTO shall be sent by e-mail to DESTO at: info@Desto.io. Notice to you shall be sent by e-mail to the then-current e-mail address in your Account. Your notice must include (i) your name, postal address, e-mail address and telephone number, (ii) a description in reasonable detail of the nature or basis of the Dispute, and (iii) the specific relief that you are seeking. If you and DESTO cannot agree how to resolve the Dispute within thirty (30) days after the date notice is received by the applicable Party, then either you or DESTO may, as appropriate and in accordance with this Section, commence an arbitration proceeding.

26.NO WAIVER IMPLIED

The failure of us to enforce at any time any of the provisions of this Agreement, or the failure to require at any time performance by you of any of the provisions of these provisions, shall in no way be construed to be a present or future waiver of such provisions, nor in any way affect our right to enforce each and every such provision thereafter. The express waiver by us of any provision, condition or requirement of these provisions shall not constitute a waiver of any future obligation to comply with such provision, condition or requirement.

27.SEVERABILITY

Each Term shall be deemed to be severable. If any Term or portion thereof is found to be invalid or unenforceable, such invalidity or unenforceability shall in no way effect the validity or enforceability of any other Term.

28.ASSIGNMENT

You will not assign any rights or delegate any obligations under these Terms, in whole or in part, by operation of law or otherwise, without obtaining our prior written consent, which may be withheld at our sole discretion.

DESTO may assign our rights and delegate any of our obligations under these Terms, in whole or in part, without your consent. Any assignment or delegation in violation of the foregoing will be null and void. These Terms will be binding and inure to the benefit of each party's permitted successors and assigns.

29.NOTICES

Each Party shall deliver all notices under this Agreement (each, a "Notice") in writing and addressed to the other Party at the registered addresses (or to such other address that the receiving Party may designate from time to time in accordance with this section). Each Party shall deliver all Notices by personal delivery, nationally recognized overnight courier (with all fees prepaid), facsimile or e-mail (if the Receiving party agrees to e-mail notice instead of postal mail notice) (with confirmation of transmission), or certified or registered mail (in each case, return receipt requested, postage prepaid). Except as otherwise provided in this Agreement, a Notice is effective only (a) upon receipt by the receiving party and (b) if the party giving the Notice has complied with the requirements of this Section.

30.ENTIRE AGREEMENT

These Terms collectively represent the entire agreement and understanding between Purchaser and DESTO and supersede any other agreement or understanding (written, oral or implied) that Purchaser and DESTO may have had. Any statement, inducement, promise, covenant or condition not expressly found either in these Terms shall be deemed as void.

31.CONTACT US

For any further clarification of Terms for purchase of DEO, please write to us at: support@desto.io.

This Agreement takes effect when you (i) click an “I Accept” button or check box presented with these terms or, if earlier, (ii) when DESTO receive payment for DEO. You represent to us that you are lawfully able to enter into contracts (e.g., you are not a minor). If you are entering into this Agreement on behalf of an entity, you represent to DESTO that you have legal authority to bind that entity.

EXHIBIT A

DESCRIPTION OF DESTO, PLATFORM AND DEO

OVERVIEW

DESTO was established in 2018 to revolutionize the cryptocurrency, payment and banking ecosystems, globally.

OUR MISSION

To plant fertile seeds of innovation by using blockchain breakthroughs to serve the world's unbanked and poor 2.5 billion whom are excluded from the global economy, and the remainder of the banked who are oblivious to the changing digital economy turning all into a cashless society. We want to be the positive conduit of both.

OVERVIEW OF THE DESTO PLATFORM

DESTO is a mobile blockchain fintech that is sharing its concept of blockchain and mobile fintech innovative solutions, enabling the banked and unbanked to transition into a crypto lifestyle with ease and simplicity. DESTO's mission can best be described by the statement of Carl Sagan on the Pale Blue Dot (1994) "It has been said that astronomy is a humbling and character building experience. There is perhaps no better demonstration of the folly of human conceits than this distant image of our tiny world. To me, it underscores our responsibility to deal kindlier with one another and to preserve and cherish the pale blue dot, the only home we've ever known."

DESTO's objective is to use blockchain applications to encourage more people to transition into a more crypto-engaging lifestyle and enterprise, resulting in a balanced personal and economic wellbeing.

We achieve this by offering a one-stop, multi-purpose cryptocurrency platform that is simple, secure, trusted, transparent and rewarding for the public to utilize. DESTO's services are innovative mobile tools which will enable the people to transition into a new era of a decentralized and trusted exchange. In the long term, DESTO aims to continuously improve its technology by innovating with efficient blockchain financial systems, supported to reduce the cost of operational and organizational waste of third-party institutions.

DESTO aims to contribute to realizing the dream of a better economic culture and future for all.

DESTO has identified the following as major problems globally with regards to financial institutions and the availability of financial platforms.

Problems:

1. Provide payment solutions to the Unbanked 2.5 Billion people.
2. Crypto payment issues such as transaction speed, usability for merchants and their customers.
3. Retail merchants, small to medium size enterprising industries, major manufacturing and larger corporate organizations are yet to adopt blockchain technology applications, such reticence which creates a barrier the realization of new income streams, cost savings, transparency, process management, inventory management, etc.

DESTO'S innovative blockchain solutions:

1. DESTO PAY and DESTO APPs cater to improve people's lives and enterprising communities, especially the unbanked communities.
2. DESTO PAY and DESTO CX enable merchants to benefit from crypto-payment and instant solutions for liquidity for both cryptocurrency and eventually fiat (as per regulations) enabling them to receive new income streams.
3. DESTO VENTURES continuously liaisons with representatives of the governmental and private sectors to implement blockchain solutions into their business, enabling them to improve their day-to-day operations.
4. DESTO RESERVE provides the DESTO community good diversified coverage of cryptocurrency holdings through collaborative owned joined ICO ventures, including the mining of legacy cryptocurrencies and acquiring new technology and talents from the cryptocurrency world.

EXHIBIT B

DEO SALE PROCEDURES AND SPECIFICATIONS

I. GENERAL TERM OF SALE OF DEO

- a) The minimal number of DESTO Coins (DEO) that can be

purchased during the Pre-ICO and ICO Sale Periods is:

- (1) 1 DESTO Coin.
- (2) DEO distributed during the Pre-ICO and ICO Sale Periods will be maximum of 66.58% of the total distributable DEO, which in turn will constitute 66.58% of the total number of DEO generated. Total maximum supply of DEO during the Pre-ICO and ICO Sale Periods is 300,000,000 DESTO Coins. DEO will be created and provided to you immediately after completion of the Purchase.
- (3) The price of DEO is nominated in USD. The starting price of one DEO during the Pre-ICO Sale Period is equal to USD 0.30 (30 Cents) with volume increases of USD 0.50 (50 Cents) and USD 0.70 (70 Cents). As for the ICO Sale Period, the starting price of one DEO is equal to USD 0.90 (90 Cents) or above.
- (4) If you purchase DEO via Bitcoin or other allowed cryptocurrencies under this Agreement, the value that such currency has against DEO shall be determined by DESTO referring to the rate index at <https://www.cryptocompare.com/> at the point in time we receive your payment. DESTO will derive the value in USD in its sole and absolute discretion (the "Conversion"), which shall be the basis for the number of DEO assigned to you. DESTO shall not be responsible or liable for any losses which may be suffered by the Purchaser as a result of the Conversion.
- (5) The total amount of DEO, offered for sale during the Pre-ICO Sale Period and ICO Sale Period is 199,740,000 DESTO Coins. All of the Coins are of equal value and functionality.
- (6) The use of DEO in connection with the Platform may be governed by other applicable terms and policies (collectively, the "Platform Terms and Policies"). DESTO may add terms or policies to the Platform Terms and Policies in its sole discretion and may update each of the Platform Terms and Policies from time to time.
- (7) DEO cannot be transferred to another DESTO

account or in any other way disposed for the period of the Pre-ICO Sale Period and the ICO Sale Period.

II. DEO PRE-ICO SALE - TERMS

- a) The Pre-ICO sale is a limited opportunity to buy DEO and receive 30% or 25% free bonus value of DEO purchased. Purchasers who commit to DESTO Coins can participate in this sale.
- b) Terms of Early Adopter sale:
 - (1) Minimum purchase: 1 DESTO Coin per purchase
 - (2) Maximum purchase: No Maximum
 - (3) Pre-ICO Sale Start Date: May 1, 2018
 - (4) Total DEO Supply and Allocation
 - (a) DEO is a Limited Issue coin;
 - (b) Total DEO Supply: 300,000,000;
 - (c) Reserved: 24,260,000;
 - (d) Total available for sale: 199,740,000.
 - (5) Available for sale in Pre-ICO sale:
 - (a) Pre-ICO sale price: USD 0.30 (30 Cents);
 - (b) Terms of ICO sale:
 - (6) Available for sale in Open Sale:
 - (a) ICO sale price: USD 0.90 (90 Cents) (or higher);
 - (b) ICO sale is scheduled to begin on or about 1st October 2018.

III. USE OF PROCEEDS FROM THE SALE OF DESTO COINS

Planned use of proceeds has been reviewed and approved by the DESTO Governance council as follows:

Allocation	Percentage
I.T. Development	17.86 %
Customer Service	1.40 %
Staff & Consultants	7.03 %
Sales and Marketing	4.19 %
Legal & Regulation	15.53 %
I.T. Assets	10.00%
Strategic JV	16.28%
Coin Sale Expenses	2.33 %
Offices	0.84 %

Transitioning humanity into a decentralized crypto economy

Reserves 24.55%

Allocation	Percentage
------------	------------

I.T. Development 17.86 %

EXHIBIT C

RISK FACTORS ASSOCIATED WITH DESTO COINS

Important Note: As noted elsewhere in the Coin Sale Agreement, the Coins are not being structured or sold as securities or any other form of investment product. Accordingly, none of the information presented in this Exhibit C is intended to form the basis for any investment decision, and no specific recommendations are intended. DESTO expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from:

- (i) reliance on any information contained in this Exhibit C,
- (ii) any error, omission or inaccuracy in any such information or
- (iii) any action resulting from such information.

By purchasing, holding and using DEO, you expressly acknowledge and assume the following risks:

1. Risk of Losing Access to Coins Due to Loss of Private Key(s), Custodial Error or Purchaser Error

A private key, or a combination of private keys, is necessary to control and dispose of Coins stored in your DESTO account. Accordingly, loss of requisite private key(s) associated with your DESTO account storing Coins will result in loss of such Coins. Moreover, any third party that gains access to such private key(s), including by gaining access to login credentials of a DESTO account, may be able to misappropriate your Coins. Any errors or malfunctions caused by or otherwise related to DESTO account you choose to receive and store DEO, including your own failure to properly maintain or use such DESTO account, may also result in the loss of your Coins. Additionally, your failure to follow precisely the procedures for buying and receiving Coins, including, for instance, if you provide the wrong address for receiving Coins, may result in the loss of your Coins.

2. Risk of Mining Attacks

As with other decentralized cryptographic Coins based on the Blockchain protocol, Coins are susceptible to attacks by miners in the course of validating Coins transactions on the Blockchain, including, but not limited, to double-spend attacks, majority mining

power attacks, and selfish-mining attacks. Any successful attacks present a risk to the Platform and Coins, including, but not limited to, accurate execution and recording of transactions involving Coins.

3. Risk of Hacking and Security Weaknesses

Hackers or other malicious groups or organizations may attempt to interfere with the Platform or Coins in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Furthermore, there is a risk that a third -party or a member of the DESTO team may intentionally or unintentionally introduce weaknesses into the core infrastructure of the Platform, which could negatively affect the Platform and Coins, including Coins' utility for using the Platform.

4. Risk of Uninsured Losses

Unlike bank accounts or accounts at some other financial institutions, Coins are uninsured unless you specifically obtain private insurance to insure them. Thus, in the event of loss or loss of utility value, there is no public insurer or private insurance arranged by us, to offer recourse to you.

5. Risks Associated with Uncertain Regulations and Enforcement Actions

The regulatory status of Coins and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to law and regulation affecting distributed ledger technology and its applications, including the Platform and Coins. Regulatory actions could negatively impact the Platform and Coins in various ways. DESTO may cease operations in a jurisdiction in the event that regulatory actions, or changes to law or regulation, make it illegal to operate in such jurisdiction, or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction.

6. Risks Arising from Taxation

The tax characterization of Coins is uncertain. You must seek your own tax advice in connection with purchasing Coins, which may

result in adverse tax consequences to you, including withholding taxes, income taxes and tax reporting requirements.

7. Risk of Weaknesses or Exploitable Breakthroughs in the Field of Cryptography

Advances in cryptography, or technical advances such as the development of quantum computers, could present risks to crypto currencies and the Platform and Coins, which could result in the theft or loss of Coins.

8. Risk of Insufficient Interest in the Platform or Distributed Applications

It is possible that the Platform will not be used by a large number of individuals, companies and other entities or that there will be limited public interest in the creation and development of distributed platforms (such as the Platform) more generally. Such a lack of use or interest could negatively impact the development of the Platform and the potential utility of Coins.

9. Risks Associated with the Development and Maintenance of the Platform

The Platform is still under development and may undergo significant changes over time. Although DESTO intends for Coins and the Platform to follow the specifications set forth in the White Paper, and will take commercially reasonable steps toward those ends, DESTO may have to make changes to the specifications of Coins or the Platform for any number of legitimate reasons. This could create the risk that Coins or the Platform, as further developed and maintained, may not meet your expectations at the time of purchasing Coins. Furthermore, despite our good faith efforts to develop and maintain the Platform, it is still possible that the Platform will experience malfunctions or otherwise fail to be adequately developed or maintained, which may negatively impact the Platform and the potential utility of Coins.

10. Risk of an Unfavorable Fluctuation of Ether and Other Currency Value

The DESTO team intends to use the proceeds from selling Coins to fund the maintenance and development of the Platform. If the value of Ether or other currencies fluctuates unfavorably during or after the Pre-ICO and ICO Sale Periods, the DESTO team may not be able to fund development or may not be able to develop or

maintain the Platform in the manner that it intended.

11. Risk of Dissolution of DESTO

It is possible that, due to any number of reasons, including, but not limited to, an unfavorable fluctuation in the value of cryptographic and fiat currencies, decrease in Coins' utility, the failure of commercial relationships, or intellectual property ownership challenges, the Platform may no longer be viable to operate and DESTO may dissolve.

12. Risks Arising from Lack of Governance Rights

Because Coins confer no governance rights of any kind with respect to the Platform or DESTO, all decisions involving the Platform or DESTO will be made by DESTO at its sole discretion, including, but not limited to, decisions to discontinue the Platform, to sell more Coins for use in the Platform, or to sell or liquidate DESTO. These decisions could adversely affect the Platform and the utility of Coins that you hold.

13. Unanticipated Risks

In addition to the risks included in this Exhibit C, there are other risks associated with your purchase, holding and use of Coins, including those that DESTO cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the risks discussed in this Exhibit C.