



CLIENT TERMS

Client Portal Terms of Use

How to access and use the Lydiam Portal safely: logins, Authorised Users, instructions, payees, statements and outages.

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Applies to	Every client with Portal access and each Authorised User; accepted at first sign-in

1. About these terms

- 1.1 These Client Portal Terms of Use form part of every Client Agreement of Flumen Pay LLC, trading as Lydiam Group (the "Company", "we" or "us"). They govern your use of the Portal, our online client platform at portal.lydiamgroup.com, including its dealing chat. The Security Procedures Schedule forms part of these terms. Capitalised terms have the meanings given in the Common Definitions Schedule.
- 1.2 "You" means the Client and, where the context requires, each Authorised User acting for it. You are responsible for every Authorised User's use of the Portal.
- 1.3 Your Client Agreement governs everything not covered here, including liability, disputes and governing law. If these terms conflict with your Client Agreement on a matter they cover, these terms prevail for the Portal.

2. Access and your first sign-in

- 2.1 Access to the Portal is by personal invitation only, sent by email to each Authorised User once we have approved your application. An invitation is personal, must not be forwarded or shared, and expires after 14 days.
- 2.2 At first sign-in, each Authorised User sees the first sign-in confirmation in Schedule 1. Accepting it records, with the date, time, IP address and the version of these terms, that the user has read and accepts these terms and the Security Procedures Schedule. We email the user a copy.
- 2.3 Each Authorised User has their own login. Logins must never be shared, including with colleagues, advisers or an Enterprise Firm.

3. Two-factor authentication

- 3.1 Every sign-in needs two-factor authentication using an authenticator app, or another method we approve that is at least as secure. We never use SMS codes as the second factor for individual clients.
- 3.2 If an authenticator device is lost, replaced or compromised, tell us at once. We reset it only after verifying the request on a separate channel, and the change is subject to the hold in the Security Procedures Schedule.

4. Authorised Users and roles

- 4.1 Your Authorised Users, and their registered telephone numbers, email addresses and messaging accounts, are those in your Authorised Signatory and Authorised User Mandate. Changes to them follow the Security Procedures Schedule.
- 4.2 You may give each Authorised User one of the roles the Portal offers, such as administrator, initiator, approver or viewer. You are responsible for choosing roles and for removing a user's access on the day they leave or no longer need it.

5. Instructions, the dealing chat and trades

- 5.1 Instructions come only from Authorised Users. You may give them in the Portal, including in the dealing chat, or on our designated channels: dealing@lydiamgroup.com and the telephone numbers and WhatsApp and Telegram accounts listed in the Portal. An instruction from anyone else, or given through any other channel, does not bind us. Instructions given outside the Portal are subject to the Security Procedures, including the call-back in procedure 4 of the Security Procedures Schedule.
- 5.2 A quote is valid only for the time shown. When you ask to trade, the Portal shows the trade request confirmation in Schedule 2. We may accept or decline the request.
- 5.3 A Transaction binds you and us when we issue a Transaction Confirmation from our systems. A trade agreed by voice or in a chat binds once it is confirmed in that way.

- 5.4 The dealing chat is for quotes, trades and questions. It must not be used to give, or to change, payee, bank or wallet details: those are added and changed only as section 6 describes.
- 5.5 Use only the telephone numbers, email addresses and messaging accounts registered in your Authorised Signatory and Authorised User Mandate. Do not use disappearing or auto-deleting messages with us.
- 5.6 We may refuse or delay an instruction that is unclear, incomplete or inconsistent, that we reasonably suspect is not authorised, or that is given through a VPN, proxy or anonymising network or in other circumstances that indicate fraud. If we do, we tell you promptly in the Portal or by email, with the reason where we lawfully can.

6. Payees and wallets

- 6.1 You add payees, and change bank or wallet details, in the Portal, or by a request on another designated channel. Each addition or change is confirmed under the Security Procedures, including confirmation on a different channel, notification to every Authorised User and, for a new wallet address, a cooling-off period before its first use.
- 6.2 You add a wallet address you hold yourself by the Wallet Whitelisting Request in the Portal. We may ask you to prove that you control it, by a signed message or a small test payment, and we screen it before its first use.
- 6.3 Every Authorised User can see and block a new payee or a change to payment details. Check every notification, and block anything you do not recognise at once.

7. Our payment details for you

- 7.1 Our payment details for you (the account details and Deposit Addresses to which you send money or cryptoassets) are shown and changed only in the Portal.
- 7.2 We never send new payment details by email, chat or phone, and we never ask you to pay anyone other than Flumen Pay LLC. If you receive a message that appears to come from us with new payment details, do not pay, and tell us at once through the Portal.

8. If an Enterprise Firm acts for you

- 8.1 If you have given an Enterprise Firm an Operator Authority, the Firm's Operator Users may act for you in the Portal within the scope of that authority. An Operator User is not one of your Authorised Users. Operator Users use their own logins, never yours. Each instruction is recorded in this form, where [ENTERPRISE BRAND] is the Firm's brand: "Each instruction [ENTERPRISE BRAND] gives for you is recorded in the Operator User's name as [ENTERPRISE BRAND] acting for you under your Operator Authority, and you receive the usual confirmations from Flumen Pay LLC, trading as Lydiam Group."
- 8.2 Before an Operator User agrees a Transaction or gives an instruction for you, the Portal shows them the Operator User confirmation in Schedule 3, which they must accept. Their acceptance is recorded with the date, time and their name.
- 8.3 A Firm may instruct payments only to your existing verified beneficiaries. A new beneficiary proposed by the Firm takes effect only after you approve it yourself in the Portal and we complete a call-back to your own registered number, never the Firm's.
- 8.4 You can see your Operator Authority in the Portal, and may end it at any time by notice to us.
- 8.5 Where the Firm offers our services under its own brand, its portal, documents, confirmations and statements carry the line: "Services provided by Flumen Pay LLC, trading as Lydiam Group."

9. Statements, confirmations and documents

- 9.1 We make Transaction Confirmations, payment advices, statements, Rate Cards and notices available in the Portal and send them by email, as set out in the Electronic Signature and Communications Consent. You can download each as a PDF. Copies are free.
- 9.2 You must check each Transaction Confirmation and statement and tell us of any error, as your Client Agreement requires: within 2 Business Days for a Transaction Confirmation and within 30 days for a statement.

10. Notifications and your contact details

- 10.1 We send security alerts and notifications by email and in the Portal. Keep the email addresses and telephone numbers in your Mandate up to date, and check your notifications.

11. Availability, maintenance and outages

- 11.1 We use reasonable efforts to keep the Portal available, but we do not promise that it will be uninterrupted or error free. We may suspend it for maintenance, and we try to give notice of planned maintenance in the Portal.
- 11.2 If the Portal is unavailable, you may use the designated email addresses and telephone numbers listed in the Portal and on our website. Instructions given on those channels are subject to the Security Procedures, including call-backs, which may delay them. In fast or disrupted markets we may stop quoting.
- 11.3 Our responsibility for the Portal being unavailable is as set out in your Client Agreement.

12. Security

- 12.1 The Client must tell the Company at once if it suspects that any device, credential, email or messaging account used with the Services has been compromised.
- 12.2 Keep your devices, browser, email and messaging accounts secure and up to date. Use the Portal only on devices you control, and never through a link in an unexpected message: type the address or use a saved bookmark.
- 12.3 We may suspend a login, or access to the Portal, at once if we suspect that it has been compromised or misused, and we tell you unless the law prevents it.

13. Acceptable use

- 13.1 You must use the Portal only for your own Transactions under your Client Agreement (or, for an Enterprise Firm, for its Clients under its agreement with us), and only lawfully.
- 13.2 You must not copy, modify, reverse engineer, frame, scrape or resell the Portal or its data; access it by automated means other than our Trading API under the API Terms; attempt to get around its security; or introduce any virus or harmful code.

14. Suspension

- 14.1 We may suspend or restrict your access to the Portal, or to any feature, where the law, a regulator, sanctions, security or our compliance checks require it, or where you breach these terms. We tell you unless the law prevents it. While access is suspended, we tell you how to complete open Transactions or have your Balance returned.

15. Intellectual property

- 15.1 The Portal, its software and content belong to us or our licensors. We grant you a non-exclusive, non-transferable, revocable right to use it during your Client Agreement, on these terms. You acquire no right in the Portal or in the Lydiam name.

16. Data, records and recording

- 16.1 We use personal data as described in our Privacy Notice (lydiamgroup.com/privacy). We collect device information, such as browser and device characteristics, in line with our Cookie Policy, as a fraud and security control; device fingerprinting is used only with consent or where an exception allows it.
- 16.2 We record telephone and video calls with you, and tell callers at the start of each call that it is being recorded. We keep messages, including the dealing chat, and other communications for as long as the law requires. Recordings and messages may be used as evidence. Our records of the Portal, including the date, time and user for each action, are evidence of the instructions given and the actions taken.

17. Changes to these terms

- 17.1 We may change these terms by notice by email and by a banner in the Portal, given at least 10 Business Days ahead for companies and 30 days ahead for individuals. You may end your Client Agreement free of charge before a change takes effect. We may make a change with immediate effect where the law, a regulator or security requires it, and we tell you as soon as we can.

Schedule 1: First sign-in confirmation (shown once to each Authorised User)

Welcome to the Lydiam Portal. Before you continue, please confirm:

- ☐ I am [USER FULL NAME], an Authorised User of [CLIENT LEGAL NAME].
- ☐ I have read and accept the Client Portal Terms of Use (version [VERSION], [DATE]) and the Security Procedures Schedule, for myself and for [CLIENT LEGAL NAME].
- ☐ I will keep my login and authenticator device to myself, and I will tell Lydiam at once if I suspect that any device, credential, email or messaging account I use with Lydiam has been compromised.
- ☐ I understand that Lydiam's payment details are shown only in this Portal, and that Lydiam will never ask me to pay anyone else or send new payment details by email, chat or phone.

[ACCEPT AND CONTINUE] Your acceptance is recorded with the date, time (UTC), IP address and the version of the terms, and a copy is emailed to you.

Schedule 2: Trade request confirmation (shown before each trade request)

You are asking to [BUY / SELL] [AMOUNT] [CURRENCY OR CRYPTOASSET] against [CURRENCY], at [RATE OR PRICE], for settlement on [DATE] to [YOUR ACCOUNT OR WALLET]. This price is valid for [SECONDS] seconds.

When you confirm, we will execute the trade if the price is still available. The trade binds you and us when we issue a Transaction Confirmation from our systems. Please check the Transaction Confirmation and tell us of any error within 2 Business Days.

[CONFIRM TRADE] [CANCEL]

Schedule 3: Operator User confirmation (shown before each instruction an Operator User gives)

"I confirm that [CLIENT NAME] has authorised [ENTERPRISE BRAND] under its Operator Authority to give this instruction in its name. It is recorded in my name as [ENTERPRISE BRAND] acting for [CLIENT NAME], and [CLIENT NAME] receives the usual confirmations from Flumen Pay LLC, trading as Lydiam Group."

[CONFIRM AND CONTINUE] [CANCEL]