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21.1 Any complaint or other communication to be given in connection with these Terms shall be made in writing and sent by electronic mail on the following address [support@rigelwallet.com](mailto:support@rigelwallet.com).

## 22.0 ENTIRE AGREEMENT

22.1 Save as otherwise expressly provided herein, these Terms constitute the entire agreement between Virtual Assets Solutions OÜ and the Client and Virtual Assets Solutions OÜ shall not be liable to the Client for loss arising from or in connection with any agreement, representation, statement or undertaking made prior to the coming into effect of these Terms other than those agreements, representations, statements or undertakings which are expressly incorporated or referred to in these Terms.

## 23.0 MISCELLANEOUS

23.1 Virtual Assets Solutions OÜ failure or delay in exercising any right, power or privilege under these Terms shall not operate as a waiver thereof.

23.2 The invalidity or unenforceability of any of the provisions of these Terms shall not affect the validity or enforceability of any other provision of these Terms, all of which shall remain in full force and effect.

23.3 Virtual Assets Solutions OÜ strictly follows anti-money laundering (AML), “know your customer” (KYC) and other regulations in respective jurisdictions. The Client fully agrees to assist Virtual

Assets Solutions OÜ in fulfilling the Applicable Law (as defined in Section 24 to these Terms) and provide any necessary information if such is required from the Client.

23.4 The Client shall cooperate with and assist Virtual Assets Solutions OÜ in connection with any investigation, examination or enquiry by any government entity. The Client shall promptly provide Virtual Assets Solutions OÜ with any documents, certification, record or other materials they may request in connection with such investigation, examination or enquiry

## **24.0 APPLICABLE LAW**

24.1 These Terms are governed by Estonian Law ("Applicable Law"). Any disputes between the Parties relating to the Services or these Terms will, unless submitted to arbitration in accordance with these Terms, be subject to the jurisdiction of the Estonian Courts.

## **25.0 ARBITRATION**

25.1 Any dispute, controversy or claim, whether contractual or non-contractual, arising out of or relating to these Terms, or the breach, termination or invalidity thereof, or any other issue which may arise in virtue of these Terms, shall be referred to and finally settled by arbitration under the Estonian Law.