

The information and conditions related to the Transfer services for Crypto-Assets

Introduction

SmartAtlas Ltd. S.r.o. (“the Company”) is a licensed crypto-asset service provider established in the Czech Republic and supervised by the Czech National Bank. In line with its regulatory obligations under Regulation (EU) 2023/1114 on Markets in Crypto-Assets (MiCA) and applicable national legislation, the Company provides crypto-asset transfer services in a transparent, secure, and client-oriented manner.

The purpose of this document is to inform clients about the conditions under which crypto-asset transfers are carried out, the rights and obligations of both parties, and the safeguards in place to protect client interests. It explains the procedures for initiating and consenting to transfers, outlines the Company’s liability and rejection rights, and sets out applicable fees, timelines, and supported distributed ledger networks.

This disclosure is designed to ensure that clients have clear, accessible, and accurate information before using the Company’s transfer services. By doing so, SmartAtlas reaffirms its commitment to operational reliability, compliance with supervisory requirements, and the highest standards of security and consumer protection.

Name of the Crypto-Asset Service Provider	SmartAtlas Ltd. S.r.o.
Head Office Address	Na Strži 65/4, 140 00 Praha 4-Nusle, Chequia
Email	support@smartatlas.io
Phone	+37062489695
Supervising National Competent Authority	National Bank of Czech Republic (Česká národní banka)
Main Characteristics of Transfer Service	The Company provides crypto-asset transfer services through a secure blockchain transaction infrastructure. Transfers are carried out exclusively to accounts held in the name of the Client and executed in compliance with EU legislation and national regulations.
Procedure for Initiating/Consenting to a Transfer & Withdrawal	<ul style="list-style-type: none">• A transfer is initiated by the Client submitting a request through the user interface (client portal).• Two-factor authentication (2FA) is required for authorization.

	<ul style="list-style-type: none"> • The transfer is confirmed only after internal compliance (AML/KYC) and technical transaction verification.
Conditions for Rejecting a Transfer Instruction	<p>The Company may refuse to execute a transfer order in the following cases:</p> <ul style="list-style-type: none"> • failure to meet AML/KYC requirements, • suspicion of fraudulent activity or security threat, • insufficient balance of crypto-assets in the Client's account, • technical impossibility to carry out the transfer due to DLT network or infrastructure failure.
Procedure to Determine Time of Receipt & Cut-off Time	<ul style="list-style-type: none"> • The time of receipt is the moment the transaction order is received into the SmartAtlas system. • Requests received after 5:00 PM CET are processed on the next business day. • Requests may be submitted continuously; processing takes place on business days.
DLT Networks Supported per Crypto-Asset	<p>Bitcoin (BTC) – Bitcoin network</p> <p>Ethereum (ETH) – Ethereum network</p> <p>Stellar (XLM) – Stellar network</p> <p>Cardano (ADA) – Cardano network</p> <p>USD Coin (USDC) – Ethereum (ERC-20)</p>

Maximum Execution Time for Transfers	Within 24 hours from Client confirmation of the transaction, unless the DLT network is congested.
Estimated Time/Block Confirmations for Finality	<p>Bitcoin – 6 blocks (~60 minutes)</p> <p>Ethereum – 15 blocks (~5 minutes)</p> <p>Stellar – 1 block (~5 seconds)</p> <p>Cardano – ~20 seconds</p> <p>USDC (ERC-20) – depending on Ethereum network load (~5–10 minutes)</p>
Charges, Fees, or Commissions	<p>Network fees according to the current state of the blockchain.</p> <p>Company service fee: 0.25% of the transaction volume (min. €1).</p> <p>Exact rates are published in the current price list on the Company's website.</p>
Means of Communication & Technical Requirements	<p>Electronic communication via the user interface and e-mail.</p> <p>Access secured by TLS encryption and two-factor authentication.</p> <p>For mobile access, the latest version of the SmartAtlas application is required.</p>
Manner & Frequency of Information Provision	The Company provides information per the request of the Client in electronic form
Languages for Agreement & Communication	Czech language (as a language of a home Member State of the Company), English or in the languages used by the Company for customer communication and in any official language of the EU where our services are marketed
Secure Notification Procedure for Fraud/Security Threats	<ul style="list-style-type: none"> The Client may report suspected fraud or a security incident via e-mail at security@smartatlas.io.

	<ul style="list-style-type: none"> • The Company provides a dedicated support hotline with 24/7 availability. • Incidents are handled immediately in accordance with the internal incident response plan.
Client Notification Period for Unauthorized Transfers & Provider Liability	<ul style="list-style-type: none"> • The Client must report an unauthorized transfer within 24 hours of its discovery. • The Company is liable for unauthorized transfers only if there is proven fault on its part. • In all other cases (e.g., negligence in safeguarding login credentials), the Client bears responsibility.
Client's Right to Terminate & Termination Process	<p>The Client may terminate the contractual relationship at any time by notifying the Company in written or electronic form.</p> <p>The Company will process the request within 10 business days.</p> <p>All pending transactions and obligations must be settled prior to termination.</p>