

## **Terms of Service**

### **Intellectual Property**

The Site and all of its original content are the sole property of streetsofsilver.website and are, as such, are fully protected by the appropriate international copyright and other intellectual property rights laws.

### **Links to Other Websites**

Our Site does contain a number of links to other websites and online resources that are not owned or controlled by streetsofsilver.website.

streetsofsilver.website has no control over, and therefore cannot assume responsibility for, the content or general practices of any of these third party sites and/or services. Therefore, we strongly advise you to read the entire terms and conditions and privacy policy of any site that you visit as a result of following a link that is posted on our site.

### **Deposits of Precious Metals**

The client, henceforth known as the Depositor, must initiate a Deposit Order by submitting a request to the Gateway Operator. The Deposit Order must be initiated before the deposit can legally be received. Shipments of precious metals without a correlating Deposit Number will not be processed and instead returned to the sender at the sender's cost.

### **Withdrawals of Precious Metals**

The client, henceforth known as the Claimant, must initiate a Withdrawal Order by submitting a request to the Gateway Operator. A representative will contact you shortly after we have received the Withdrawal Order and begun to process your order. Shipping fees are the Claimant's responsibility and must be paid before the shipment is sent. Once the IOUs and shipping fee has been collected, your order will be marked complete and your precious metals will be shipped to you. streetsofsilver.website offers the following methods of payment for shipping fees: Interac e-transfer, cryptocurrency, or XAG.streetsofsilver.website in exchange to the current XAG/CAD market rate at the time of processing your quote.

### **Segregated and Non-Segregated Accounts**

streetsofsilver.website offers issuances of your precious metals deposits which do not meet the .999 fine silver standard. Coins such as the .9999 fine silver maple leaf are eligible for segregated accounts for a small service fee of 3% of the total amount deposited; Contact the Gateway Operator for more information about opening a segregated account.

### **Deposits of Digital Assets**

The client, henceforth known as the Depositor, must initiate a Deposit Order by using the web form provided on the streetsofsilver.website.com for the digital asset in question. A Deposit Order must be initiated before the deposit can legally be received.

### **Withdrawals of Digital Assets**

The client, henceforth known as the Claimant, must initiate a Withdrawal Order by submitting a request to the Gateway Operator. A representative will contact you shortly after we have received the Withdrawal Order and begun to process your order. Once the IOUs have been collected from the Claimant, your digital assets will be released to the wallet provided within your Withdrawal Order.

## **Laws Affecting Transactions**

### **Overview**

In the case of a suspicious transaction report being required under Canadian law, as outlined in the PCMLTFR (please see below), we may require some more information via email or phone; A transaction is defined as either a deposit or withdrawal.

### **Identification Requests**

Clients who have not performed a transaction with the Gateway within 90 days of their last transaction will be required to verify their identity. Please note that whenever a deposit or withdraw totals \$3,000 or more of any asset within a single transaction or if your total transactions within 24 hours total \$10,000 or greater, you will be required to perform the identification process. The following information must be collected from the client: Full Name, Full Address (including Postal/ZIP Code), Ripple address, a clear photo of the front and reverse of their Government Photo Identification, a clear photo of you holding the identical identification, and a photo/scan/original digital document from a reputable source such as a Mobile/Wireless provider, Utilities, or Bank which includes your Full Name and Full Address in addition of a clear photo of you holding the identical document. Government Photo Identification is defined as a passport, a Driver's License, or typically any identification which includes all of the aforementioned information. Documents originating from a reputable source must be current (dated within the past 90 days as of the time of the transaction). Photos of documents which are taken with cell phones may be declined due to poor quality.

### **Section 1**

In Accordance with Canadian Law, a large cash transaction report is submitted to FINTRAC when a reporting entity receives 10,000\$ or more in cash in the course of a single transaction, or when it receives two or more cash amounts totalling 10,000\$ or more made within 24 consecutive hours by or on behalf of the same individual or entity. This regulation requires streetsofsilver.website to regulate the deposit and withdrawal process of all assets, measured in Canadian Dollars, which is calculated at the time in which your order was received. This calculation will be done with the available trade data from any reputable statistics application to gather the required data.

### **Section 2**

An electronic funds transfer report is submitted to FINTRAC upon a transmission of instructions for the transfer of \$10,000 or more out of or into Canada in a single transaction or in two or more transactions totalling \$10,000 or more made within 24 consecutive hours by or on behalf of the same individual or entity, through any electronic, magnetic or optical device, telephone instrument or computer.

### **Section 3**

streetsofsilver.website may be considered a dealer in precious metal and stones (DPMS). Subsection 1(2) of the Proceeds of Crime (Money Laundering) and Terrorist Financing Regulations (PCMLTFR) defines a DPMS as 'a person or entity that, in the course of its business activities, buys or sells precious metals, precious stones or jewellery.' However, as indicated in section 39.1 of the PCMLTFR, it is only once a DPMS engages in the purchase or sale of precious metals, precious stones or jewellery in an amount of \$10,000 or more in one transaction, regardless of how it is paid, that they become subject to the PCMLTFA and the obligations outlined therein. DPMS businesses are not required to register with FINTRAC.

## **Section 4**

A suspicious transaction report is submitted to FINTRAC in respect of a financial transaction that occurs or is attempted, and for which there are reasonable grounds to suspect that the transaction is related to the commission or attempted commission of a money laundering or terrorist activity financing offence. Unlike all other reporting obligations, there is no monetary threshold associated with the reporting of a suspicious transaction.

As regulations in the future may affect streetsofsilver.website, these Terms of Service will be required to change. Please refer to the Changes to these Agreement(s) section.

### **Regarding the Law**

These Agreements are governed in accordance with the laws of Ontario, Canada. Cryptocurrency and Money Services Businesses are a rapidly legislated and regulated industry. If you are a lawyer, investor, stakeholder, or Government regulatory agency that wishes to send an inquiry in regards to the law that may affect streetsofsilver.website or its clients in any way (where applicable) see the Contact Us section below. In the case of a civil lawsuit being issued to streetsofsilver.website, the ensuing lawsuit will be heard from within a court of law based in Ontario, Canada. ALSO, ALL CONTENT, SERVICES AND FUNCTIONS ON THIS SITE, OR ANY OTHER SITE LINKED TO THIS SITE, ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

### **Changes to these Agreement(s)**

streetsofsilver.website reserves the right to modify these Terms of Service at any time. We do so by posting an announcement of a change of Terms of Service within the streetsofsilver.website XRPchat.com thread, to draw attention to the updated terms on the Site. It is suggested that you follow us to receive future updates. Your decision to continue to visit and make use of the Site and its services after such changes have been made constitutes your formal acceptance of the new Terms of Service. Therefore, we ask that you review these Agreement(s) for such changes on an occasional basis. Should you not agree to any provision of these Agreement(s) or any changes we make to these Agreement(s), we ask and advise that you do not use or continue to access the streetsofsilver.website site nor its services immediately.

### **Termination and Denial of Services**

streetsofsilver.website reserves the right to terminate your access to the Site and its services, without any advance notice. streetsofsilver.website also reserves the right to refuse deposits or withdrawals, without any advance notice (for example, in the instance of suspicious orders).

streetsofsilver.website's operator is required under law and FINTRAC regulations to immediately freeze any accounts' balances when we receive a notification for a deposit or withdrawal totalling 10,000\$ within a 24 hour period.

### **Audits**

Audits are performed once yearly on client deposits. This audit will be released via the streetsofsilver.website XRPchat.com thread. The extent of all audits will include the following proof of custody:

- Video evidence of both precious metals and fiat held in the vault and office
- Photographic evidence of any remaining dollars stored in the bank through online banking statements
- Photographic evidence of Cryptocurrency wallet balances via any reputable statistics reporting website plus balances held within trading platforms or wallets owned by 8569541 CANADA INC.

### **A Note on Withdrawal Limits**

All minimum withdrawal limits are subject to change, without notice, at the time of your quote. This will occur in instances when streetsofsilver.website must abide by Canadian law and guidelines set forth by FINTRAC. Whenever a transaction notification of 10,000\$CAD worth of financial instruments is initiated, a regulatory process must be upheld. Your quote will include an explanation of these regulations as well as provide you with the calculation of the new minimum and maximums for the precious metals IOUs, when required. Please refer to the Termination and Denial of Services section above.

***Our Money Services Business Registration Number is M16017510***