

Last updated 14 August 2026

v1.0

TERMS AND CONDITIONS

These Terms and Conditions (“Terms”) constitute a legally binding agreement between you and Trevonix OÜ, a private limited company incorporated under the laws of the Republic of Estonia, registry code 17304885, trading under the brand “Aurra” (“Aurra,” “Company,” “we,” “us,” or “our”), governing your access to and use of our website at <https://aurra.ink>, its subdomains, pages, forms and web interfaces (collectively, the “Site”).

These Terms govern your use of the Site. They do not govern the financial services accessible through the Site. Those services are provided by Nota Inc. under separate terms, as described in Sections 2 to 4.

By accessing or using the Site, you agree to be bound by these Terms, together with our Privacy Policy and Cookie Policy available at <https://aurra.ink/legal>. If you do not agree to these Terms, you may not access or use the Site.

These Terms are published in English. Where we provide a translation, the English version prevails in the event of inconsistency, except where mandatory law provides otherwise.

1. DEFINITIONS

“Client” or “you” means any person who accesses, browses or otherwise uses the Site, whether an individual, a company, a partnership, a sole trader or any other legal entity, and any individual acting on behalf of such an entity.

“Site” means the website at <https://aurra.ink>, including all pages, subdomains, forms, content and web interfaces operated by Aurra.

“Platform” means the environment operated by Nota Inc., accessible after you sign in or register, whether hosted on a Nota Inc. domain or presented under Aurra branding.

“Nota” means Nota Inc., a corporation incorporated in the Province of Ontario, Canada (Ontario Corporation Number 1000640793), registered with the Financial Transactions and Reports Analysis Centre of Canada (“FINTRAC”) as a money services business (registration No. M23079093).

“Nota Terms” means Nota’s terms of service, privacy policy and any other terms, policies or disclosures that Nota presents to you in connection with the Platform.

“Financial Services” means the services provided by Nota through the Platform.

“Content” means all information, data, text, graphics, design, software, images and other materials made available through the Site.

2. NATURE OF AURRA AND SERVICE MODEL

2.1 Technology and Brand Company. Trevonix OÜ operates the Aurra brand and the Site. Aurra provides a brand, a website and a front-end technology layer, and provides informational content about the Financial Services.

2.2 No Financial Services. Aurra is not a financial institution and does not provide Financial Services. Aurra expressly disclaims any role as a bank, credit institution, payment institution, e-money institution, money services business, money transmitter, payment processor, virtual asset service provider, exchange, custodian, broker, investment adviser or financial institution of any kind. Aurra does not: (a) accept deposits or hold client funds; (b) transmit money or execute payment transactions; (c) exchange, convert, custody or control any currency or asset; (d) issue payment instruments, accounts or credit; (e) provide investment, tax or financial advice; (f) perform identity verification, sanctions screening or customer due diligence; or (g) act as a fiduciary or as a person authorised to accept funds on behalf of any person.

2.3 No Custody. At no point does Aurra hold, receive, transmit, custody or control your funds, or have access to them.

2.4 Branding. The Platform may be presented to you with Aurra's name, logo, colours, design elements or a domain name controlled by Aurra. This is a visual presentation layer only. It does not make Aurra the provider of the Financial Services, does not make Aurra a party to your agreement with Nota, and does not transfer to Aurra any regulatory status, registration or obligation of Nota.

2.5 Restrictions on Access. Access to the Site or to the Platform may be suspended, restricted or terminated at any time where required by Nota, by a regulator or by an institution engaged in the provision of the Financial Services; where fraud, a security incident or a legal or regulatory violation is suspected; to comply with applicable compliance, sanctions or risk policies; or where you are determined ineligible for a service. Decisions concerning the Platform are made by Nota, not by Aurra.

3. FINANCIAL SERVICES AND THE ROLE OF NOTA

3.1 Provider. The Financial Services accessed through the Site are provided by Nota under its own registrations and regulatory oversight. Aurra does not provide, control or guarantee them.

3.2 Separate Terms Apply. Use of the Financial Services requires you to enter into a separate agreement with Nota. Before you can use the Platform, Nota will present the Nota Terms to you and require your acceptance of them. **You are required to read and accept the Nota Terms separately. These Terms are not a substitute for them.**

3.3 Hierarchy of Terms. These Terms govern your use of the Site. The Nota Terms govern your use of the Platform and the Financial Services. Nothing in these Terms amends, supplements, overrides or interprets the Nota Terms, and nothing in these Terms creates any obligation, representation or warranty on the part of Nota. In the

event of any conflict between these Terms and the Nota Terms in respect of the Financial Services, the Nota Terms prevail.

3.4 No Aurra Liability for the Financial Services. Aurra bears no liability for the acts, omissions, failures, delays, insolvency, policies or decisions of Nota or of any institution engaged in the provision of the Financial Services, except as expressly provided in these Terms and except for liability that cannot be excluded under applicable law.

3.5 Availability. Availability of the Financial Services varies according to jurisdiction, regulatory requirements, eligibility criteria and Nota's own policies, and may be modified or discontinued by Nota at any time. Nothing on the Site is a guarantee that any service will be available to you.

4. TRANSITION FROM THE SITE TO THE PLATFORM

4.1 Two Distinct Relationships. Your use of the Site and your use of the Platform are two distinct relationships with two distinct legal entities:

What you are doing	Counterparty	Governing terms
Browsing the Site, reading content, submitting a contact or waitlist form, subscribing to updates	Trevonix OÜ (Aurra)	These Terms, Privacy Policy, Cookie Policy
Registering, signing in, being verified, and using any functionality of the Platform	Nota Inc.	The Nota Terms

4.2 The Point of Transition. When you select "Sign in," "Sign up," "Get started," "Create account" or any equivalent action and proceed to the Platform, you leave the informational part of the Site. From that moment, in respect of the Financial Services, you are dealing with Nota and are governed by the Nota Terms.

4.3 Branding Does Not Change the Counterparty. Section 4.2 applies even where the interface continues to display Aurra branding, Aurra colours and logos, or an aurra.ink domain or subdomain.

4.4 Onboarding Decisions. Nota applies its own eligibility criteria, jurisdiction restrictions, screening and due diligence, including for corporate applicants. Nota may refuse, delay, suspend or terminate any application or account at its discretion and in accordance with applicable law. Aurra does not participate in, review, influence or receive the reasons for such decisions and is unable to reverse them.

4.5 Support and Complaints Routing. Questions or complaints about the Site or its content should be directed to info@aurra.ink. Questions, complaints, disputes or regulatory matters relating to your account, your funds or any transaction must be directed to Nota through the channels set out in the Nota Terms. Where you contact us

about such matters, we may forward your request, but we cannot resolve it and cannot act on your behalf.

5. ELIGIBILITY

5.1 Capacity. To use the Site you must have full legal capacity to enter into a binding agreement, and if you are an individual you must be at least 18 years old or the age of majority where you reside, if higher. The Site is not directed at children.

5.2 Territorial Restrictions. The Site must not be used by any person in a jurisdiction where its publication or the availability of the Financial Services is prohibited or restricted. You are responsible for ensuring that your access to and use of the Site complies with the laws applicable to you.

5.3 Sanctions. You may not use the Site if you, or any person or entity controlling or controlled by you, are subject to sanctions imposed by any applicable authority, or are located in a comprehensively sanctioned territory.

5.4 Authority to Bind. Where you access the Site on behalf of a company or other legal entity, you represent and warrant that you are duly authorised to accept these Terms on its behalf and to bind it to them. In that case “you” means both you personally and that entity, and the entity is jointly responsible for compliance with these Terms. We may request evidence of your authority.

5.5 Site Eligibility Is Not Platform Eligibility. Meeting the requirements of this Section 5 does not entitle you to access the Platform. Platform eligibility is determined solely by Nota under Section 4.4.

6. PERMITTED USE OF THE SITE

6.1 Licence. Subject to your compliance with these Terms, we grant you a limited, personal, non-exclusive, non-transferable, revocable licence to access and use the Site for your own lawful, informational purposes.

6.2 Prohibited Conduct. You must not, and must not permit or assist any third party to:

- (a) use the Site for any unlawful, fraudulent or deceptive purpose, or in breach of applicable law;
- (b) impersonate any person or misrepresent your affiliation with any person or entity;
- (c) copy, reproduce, scrape, mirror, frame, harvest or systematically extract any part of the Site or its Content, including by automated means, except as permitted by mandatory law;
- (d) introduce malware, viruses or other harmful code, or attempt to gain unauthorised access to the Site, its servers or any connected system;
- (e) interfere with the operation, security or availability of the Site, including through denial-of-service attacks, penetration testing or load testing without our prior written consent;
- (f) reverse engineer, decompile or disassemble any part of the Site, except to the extent this restriction is prohibited by applicable law;
- (g) use the Site to send unsolicited communications or to collect the personal data of others; or
- (h) use our brand name, trade marks, logos or Content to create the impression of an endorsement, partnership or affiliation that does not exist.

6.3 Accurate Information. Where the Site allows you to submit information, you agree that the information you provide is true, accurate and complete, and that you will keep it up to date.

6.4 Enforcement. We may suspend or terminate your access to the Site, in whole or in part, and without prior notice, where we reasonably believe that you have breached this Section 6 or that such action is necessary to protect the Site, its users or third parties.

7. INFORMATION ON THE SITE

7.1 Informational Purpose. The Content of the Site is provided for general information purposes only.

7.2 No Advice. Nothing on the Site constitutes, or should be relied upon as, financial, investment, tax, accounting or legal advice, or a personal recommendation. You are solely responsible for evaluating any decision you take, and should obtain independent professional advice where appropriate.

7.3 Indicative Figures Only. Any figures, features, timings or availability displayed on the Site are indicative only, may change without notice, and are not binding. The binding terms are those presented to you within the Platform before you confirm any action. Where information on the Site differs from information shown within the Platform, the latter governs.

7.4 No Offer. The Site does not constitute an offer, solicitation or invitation to any person in any jurisdiction in which such an offer or solicitation is not authorised, or to any person to whom it would be unlawful to make it.

7.5 Accuracy. While we take reasonable care in preparing the Content, we do not warrant that it is accurate, complete, current or error-free.

7.6 Third-Party Links. The Site may contain links to third-party websites, applications or resources. Such links are provided for convenience only. We do not control and are not responsible for the content, products, services, security or privacy practices of any third party. Following such a link is at your own risk and subject to the terms of the relevant third party.

8. AVAILABILITY OF THE SITE

8.1 As Is. The Site is provided on an “as is” and “as available” basis. To the fullest extent permitted by applicable law, we disclaim all warranties of any kind, whether express or implied, including implied warranties of merchantability, fitness for a particular purpose and non-infringement.

8.2 Interruptions. We do not guarantee that the Site will be uninterrupted, timely, secure or free from defects. We may modify, suspend, restrict or discontinue the Site or any part of it, temporarily or permanently, including for maintenance, upgrades, security or commercial reasons.

8.3 Changes. We may change the features, layout or Content of the Site at any time without notice.

9. FEES

9.1 No Fees for the Site. Browsing and using the Site is free of charge. You are responsible for your own internet access, device and data costs.

9.2 Nota's Fees. Fees charged by Nota for the Financial Services are set, disclosed and collected by Nota under the Nota Terms, and are Nota's income. Aurra does not set them and does not receive them.

9.3 Third-Party Charges. Banks, payment networks and beneficiary institutions may impose their own charges. Those charges are not set or received by us.

10. INTELLECTUAL PROPERTY

10.1 Aurra IP. The Site and all Content on it — including text, graphics, layout, design, source code, databases, images, video and audio — together with the “Aurra” name, logo and other trade marks and brand elements, are owned by or licensed to Trevonix OU and are protected by intellectual property laws.

10.2 Restrictions. Except as expressly permitted in these Terms or by mandatory law, you may not use, copy, modify, distribute, publish, transmit, display, licence, sell or create derivative works from any part of the Site without our prior written consent.

10.3 Third-Party Marks. Third-party names, marks and logos appearing on the Site remain the property of their respective owners and are used with permission or as permitted by law. Nothing in these Terms grants you any right to use them.

10.4 Feedback. If you send us suggestions, ideas or feedback about the Site, you grant us a non-exclusive, royalty-free, worldwide licence to use them without restriction or compensation. We will not use such feedback in a way that identifies you without your consent.

10.5 Infringement Notices. If you believe that Content on the Site infringes your rights, contact info@aurra.ink with sufficient detail to identify the Content and the basis of your claim.

11. DATA PROTECTION

11.1 Our Approach. We operate internationally. We process personal data collected through the Site in accordance with applicable data protection law and with recognised international standards, and we apply a single consistent standard to all Clients wherever they are located. Our reference frameworks include Canadian federal privacy law (the Personal Information Protection and Electronic Documents Act), the data protection laws of the United States and its states, the General Data Protection Regulation, and the laws of any other jurisdiction applicable to a given Client.

11.2 Privacy Policy. Details of what we collect, why, how long we keep it and who we share it with are set out in our Privacy Policy at <https://aurra.ink/legal>.

11.3 Independent Processing on the Platform. Where you proceed to the Platform, your personal data is processed by Nota as an independent controller under Nota's own privacy policy. Aurra and Nota are not joint controllers in respect of that processing, and Aurra does not determine its purposes or means.

11.4 Your Rights. You have the rights available to you under applicable data protection law, which may include access, correction, erasure, restriction, objection and portability. Requests concerning data we hold should be sent to info@aurra.ink. Requests concerning data held by Nota must be addressed to Nota.

12. CONFIDENTIALITY

12.1 Confidential Information. In the course of discussions about the Site or a prospective commercial relationship, we may disclose to you, or you may become aware of, non-public information concerning our business, pricing, product roadmap, commercial arrangements or technical or operational details ("Confidential Information").

12.2 Obligations. You must keep Confidential Information confidential, use it only to evaluate or use the services, and not disclose it to any third party without our prior written consent, except to your officers, employees and professional advisers who need to know it and who are bound by equivalent obligations.

12.3 Exclusions. Confidential Information does not include information that is or becomes public through no breach of these Terms, was already lawfully known to you, is independently developed by you, or must be disclosed by law or by a competent authority — in which case you will, where lawful, notify us in advance.

12.4 Duration. These obligations apply for three years from the date of disclosure, and indefinitely in respect of trade secrets.

13. LIMITATION OF LIABILITY

13.1 Liability We Do Not Exclude. Nothing in these Terms excludes or limits our liability for death or personal injury caused by our negligence, for fraud or fraudulent misrepresentation, for intentional misconduct or gross negligence, or for any other liability that cannot lawfully be excluded or limited, including any mandatory rights you may have as a consumer.

13.2 Third Parties. Subject to Section 13.1, and to the maximum extent permitted by applicable law, we are not liable for any act, omission, default, insolvency, delay, error, service interruption, outcome, onboarding or account decision, fee, data breach or regulatory action of Nota or of any institution engaged in the provision of the Financial Services.

13.3 Excluded Losses. Subject to Section 13.1, and to the maximum extent permitted by applicable law, we are not liable for: (a) loss arising from your reliance on Content that is inaccurate, incomplete or out of date; (b) loss of profit, business, opportunity,

anticipated savings or goodwill; (c) indirect or consequential loss; or (d) loss caused by an event described in Section 18.5.

13.4 Cap. Subject to Section 13.1, and to the maximum extent permitted by applicable law, our total aggregate liability arising out of or in connection with the Site and these Terms is limited to EUR 500 (five hundred euro).

13.5 Foreseeability. We are liable only for loss that is a reasonably foreseeable consequence of our breach of these Terms.

14. INDEMNIFICATION

14.1 Indemnity. You will indemnify and hold harmless Trevonix OÜ, its officers, directors, employees and affiliates against any loss, liability, damage, cost or expense, including reasonable legal fees, arising out of or in connection with: (a) your breach of these Terms or of applicable law; (b) your misuse of the Site or of our brand, trade marks or Content; (c) any third-party claim, including by your own customers or personnel, arising from your use of the Site; or (d) any inaccurate information you have provided.

14.2 Conduct of Claims. We will notify you promptly of any claim to which Section 14.1 applies, will not settle it without your prior written consent where that consent is reasonably given, and will give you reasonable assistance at your cost in defending it.

14.3 Individuals. Where you are an individual acting outside your trade, business or profession, Section 14.1 applies only to loss we suffer as a direct result of your fraudulent, intentional or grossly negligent breach of Section 6 or of applicable law, and in no case beyond loss actually caused by you.

15. TERM, SUSPENSION AND TERMINATION

15.1 Term. These Terms apply from the moment you first access the Site and continue for as long as you use it.

15.2 Your Right to Stop. You may stop using the Site at any time, without notice and without cost.

15.3 Our Right to Suspend. We may suspend or terminate your access to the Site in the circumstances described in Section 6.4, or where required by law, a court order or a competent authority.

15.4 No Effect on the Platform. Termination of these Terms does not terminate and has no effect on any agreement between you and Nota, on any account you hold with Nota, or on your funds.

15.5 Survival. Sections 2, 3, 4, 10, 11, 12, 13, 14, 16 and 17 survive termination.

16. CHANGES TO THESE TERMS

16.1 Amendments. We may amend these Terms, for example to reflect changes in law or in our services.

16.2 Notice. The current version is always published at <https://aurra.ink/legal> with the “Last updated” date. Material changes will be published on the Site and, where you have provided your email address, notified to you by email at least 30 days before they take effect, unless a shorter period is required by law.

16.3 Acceptance. Your continued use of the Site after the effective date of amended Terms constitutes acceptance of them. If you do not accept them, you must stop using the Site.

16.4 Version Control. We maintain version control and an update log for these Terms for at least five years. Previous versions are available on request to info@aurra.ink.

17. COMPLAINTS, GOVERNING LAW AND DISPUTE RESOLUTION

17.1 Complaints to Us. Please contact us first at info@aurra.ink. We aim to acknowledge complaints within 5 business days and to provide a substantive response within 15 business days, or to explain the reason for any delay.

17.2 Complaints About the Financial Services. Complaints concerning your account, your funds or any transaction are outside the scope of Section 17.1 and must be raised with Nota under the Nota Terms.

17.3 Governing Law. These Terms and any non-contractual obligation arising out of or in connection with them are governed by the laws of the Republic of Estonia.

17.4 Jurisdiction. The courts of Estonia, with Harju County Court as court of first instance, have exclusive jurisdiction over any dispute arising out of or in connection with these Terms. Where you are an individual acting outside your trade, business or profession, this does not deprive you of the protection of any mandatory provisions of the law of the country in which you are habitually resident, or of your right to bring proceedings in the courts of that country.

17.5 Injunctive Relief. Either party may seek injunctive or other interim relief in any court of competent jurisdiction to protect its intellectual property rights.

18. GENERAL PROVISIONS

18.1 Entire Agreement. These Terms, together with the Privacy Policy and Cookie Policy, constitute the entire agreement between you and us in relation to the Site and supersede any prior statement or understanding, except in the case of fraud or fraudulent misrepresentation. They do not constitute, and must not be read as, an agreement between you and Nota.

18.2 Severability. If any provision of these Terms is held invalid or unenforceable, it will be severed or, where permitted, replaced by a valid provision that most closely reflects its commercial intent, and the remaining provisions continue in full force and effect.

18.3 Waiver. Our failure or delay in enforcing any provision of these Terms is not a waiver of our right to enforce it later.

18.4 Assignment. You may not assign or transfer your rights under these Terms. We may assign or transfer our rights and obligations to a group company or in connection with a reorganisation, merger or sale of business, provided this does not reduce your rights under these Terms.

18.5 Force Majeure. We are not in breach of these Terms and are not liable for any delay or failure to perform caused by an event beyond our reasonable control, including natural disaster, war, terrorism, civil unrest, epidemic, strike, failure of utilities, telecommunications or internet infrastructure, cyber-attack, or any act, sanction or restriction of a government or regulator.

18.6 No Third-Party Rights. Except that Nota Inc. may rely on Sections 2, 3, 4 and 13, no person other than you and us has any right to enforce these Terms.

18.7 Relationship. Nothing in these Terms creates a partnership, joint venture, employment or agency relationship between you and us.

18.8 Headings. Headings are for convenience only and do not affect the interpretation of these Terms.

19. CONTACT INFORMATION

General Inquiries and Support:

Email: info@aurra.ink

Website: <https://aurra.ink>

Legal and Privacy:

Email: info@aurra.ink

Registered Address:

Trevonix OÜ, registry code 17304885, Vesivärava tn 50-201, Kesklinna linnaosa, Tallinn, Harju maakond, 10152, Estonia

Provider of the Financial Services:

Nota Inc. — <https://notainc.co>

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