

Electronic Signature and Communications Disclosure

CXXR Payment Stablecoin

Effective Date: January 10, 2026

Last Updated: January 10, 2026

1. Introduction

This Electronic Signature and Communications Disclosure ("E-Sign Disclosure") describes how CXXR, Inc. ("we," "our," or "us") provides electronic records and communications to you, and how you may provide electronic signatures and consent to us.

CXXR, Inc. is a permitted payment stablecoin issuer operating under the Guiding and Establishing National Innovation for U.S. Stablecoins Act of 2025 ("GENIUS Act").

By using CXXR payment stablecoin services, including the CXXR Wallet, minting, redemption, and transfer services (collectively, the "Service"), you consent to receive electronic communications and to conduct transactions electronically as described in this disclosure.

2. Scope of Communications

This E-Sign Disclosure applies to all electronic communications and records related to the Service, including but not limited to:

2.1 Legal Agreements

- Terms of Use, Privacy Policy, and Risk Factors
- Account agreements and amendments
- Consent to identity verification
- Any other legal disclosures or agreements

2.2 Account and Transaction Information

- Account statements and transaction confirmations
- Minting, redemption, and transfer receipts
- Wallet balance and activity notifications
- Fee disclosures and changes

2.3 Regulatory Disclosures

- Reserve composition reports (GENIUS Act Section 4(a)(1)(D))
- Redemption policy disclosures
- Material changes to our regulatory status
- Required regulatory notices

2.4 Security and Service Communications

- Security alerts and notifications
- Fraud prevention communications
- Service announcements and updates
- Account verification communications
- Support correspondence

3. Consent to Electronic Communications

By using the Service, you consent to:

3.1 Receiving Electronic Communications

- Receive all communications, agreements, disclosures, and notices electronically
- Receive documents in electronic format rather than paper
- Access communications through the Service, via email, or through the CXXR Wallet application

3.2 Electronic Signatures

- Use electronic signatures to sign agreements and provide consent
- Accept that electronic signatures have the same legal effect as handwritten signatures
- Agree that clicking "I Agree," "Accept," or similar buttons, or taking similar actions in the CXXR Wallet, constitutes your electronic signature

3.3 Electronic Records

- Accept electronic records as the official record of transactions
- Acknowledge that electronic records satisfy any legal requirement for written records
- Accept that blockchain records constitute valid transaction records

4. Hardware and Software Requirements

To access and retain electronic communications, you will need:

4.1 Minimum Requirements

- **Device:** A computer, smartphone, or tablet with internet access
- **Operating System:**
 - For mobile: iOS 15 or later, or Android 10 or later
 - For desktop: A current version of Windows, macOS, or Linux
- **Browser:** A current version of Chrome, Firefox, Safari, Edge, or equivalent (for web access)
- **CXXR Wallet App:** Current version available from the App Store or Google Play
- **Email:** A valid email address and email software capable of receiving emails
- **PDF Reader:** Software capable of viewing PDF documents (e.g., Adobe Acrobat Reader)
- **Storage:** Sufficient storage space to download and save electronic records

4.2 Keeping Requirements Current

You are responsible for maintaining hardware and software that meets these requirements. We may update requirements as technology evolves, and we will provide notice of any material changes.

5. How to Withdraw Consent

5.1 Right to Withdraw

You have the right to withdraw your consent to receive electronic communications at any

time. However, withdrawal of consent may result in:

- Termination of your access to the Service
- Inability to mint, redeem, or transfer CXXR
- Inability to complete transactions
- Delays in receiving important communications

Note: You retain the right to redeem your CXXR holdings even if you withdraw consent to electronic communications, though processing may require alternative arrangements.

5.2 Withdrawal Process

To withdraw your consent, you must:

1. Send written notice to: legal@cxxr.net
2. Include your full name and account identifier
3. Clearly state that you are withdrawing consent to electronic communications
4. Provide a mailing address for paper communications

Withdrawal will be effective within a reasonable time after we receive your notice (typically 10 business days), but will not affect the legal validity of electronic communications provided before withdrawal.

6. Requesting Paper Copies

6.1 Right to Paper Copies

You may request paper copies of any electronic communication or record. To request paper copies:

1. Contact us at: legal@cxxr.net
2. Specify the documents you are requesting
3. Provide your mailing address

6.2 Fees

We may charge a reasonable fee for providing paper copies to cover printing and mailing costs:

- Standard document request: \$5.00 per document
- Transaction history (per year): \$15.00
- Expedited delivery: Additional fees may apply

Current fees will be confirmed before processing your request.

6.3 Free Paper Copies

The following documents are available in paper form at no charge upon request:

- Current Terms of Use
 - Current Privacy Policy
 - Current Risk Factors
 - Monthly reserve composition reports
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7. Updating Your Contact Information

7.1 Your Responsibility

You are responsible for keeping your contact information current, including:

- Email address
- Phone number
- Mailing address (if applicable)

7.2 How to Update

To update your contact information:

- **In the CXXR Wallet:** Navigate to Settings > Account > Contact Information
- **By email:** Contact support@cxxr.net
- **By mail:** Write to the address provided in Section 12

7.3 Consequences of Outdated Information

If your contact information is outdated and we cannot reach you:

- Electronic communications will still be deemed delivered when sent to your last known email address
 - You may miss important security alerts or account notifications
 - Your ability to complete transactions may be affected
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8. Legal Effect

8.1 Validity of Electronic Transactions

You agree that:

- Electronic communications satisfy any legal requirement that communications be "in writing"
- Electronic signatures are legally binding and have the same effect as handwritten signatures
- Electronic records, including blockchain records, constitute the official record and may be used as evidence
- You will not contest the validity of electronic transactions solely because they were conducted electronically

8.2 Applicable Law

This E-Sign Disclosure is governed by:

- The Electronic Signatures in Global and National Commerce Act (E-SIGN Act), 15 U.S.C. § 7001 et seq.
 - The Uniform Electronic Transactions Act (UETA) as adopted in applicable states
 - The GENIUS Act of 2025 and implementing regulations
 - Other applicable federal and state laws regarding electronic transactions
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9. Retention of Records

9.1 Our Retention

We retain electronic records in accordance with:

- Bank Secrecy Act requirements (minimum 5 years for certain records)
- GENIUS Act requirements
- Other applicable legal requirements
- Our data retention policies

9.2 Your Retention

We strongly recommend that you:

- Download or print copies of important communications and transaction records
- Save electronic records in a secure location
- Maintain your own records of CXXR transactions
- Keep copies of all receipts and confirmations

Important: While we retain records as required by law, we may not be able to provide copies of older communications indefinitely. Maintaining your own records is essential.

9.3 Blockchain Records

Transaction records on blockchain networks are permanent. You can independently verify your transaction history using blockchain explorers.

10. Communications Delivery

10.1 Delivery Methods

Electronic communications may be delivered by:

- Email to your registered email address
- Push notifications through the CXXR Wallet application
- In-app messages within the CXXR Wallet
- Posting on our website (cxxr.net)
- SMS to your registered phone number (for security alerts)

10.2 When Communications Are Deemed Received

Electronic communications are deemed received:

- **Email:** When sent to your registered email address
- **Push notifications:** When sent to your registered device
- **In-app messages:** When posted in the CXXR Wallet
- **Website posting:** When posted on cxxr.net

Communications are deemed received regardless of whether you actually access or read them.

11. Acknowledgment and Consent

By using the Service, you acknowledge that:

- You have read and understand this E-Sign Disclosure
 - You consent to receive electronic communications as described herein
 - You have the required hardware and software to receive electronic communications
 - You can access and retain electronic records
 - You understand how to withdraw consent and request paper copies
 - Your electronic signature has the same legal effect as a handwritten signature
 - Blockchain records of transactions are valid and binding
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12. Contact Information

If you have questions about this E-Sign Disclosure, please contact us at:

CXXR, Inc.

Email: legal@cxxr.net
Website: cxxr.net/legal

For technical support:
Email: support@cxxr.net

For mailing address and additional contact information:
Visit cxxr.net/contact

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CXXR is a permitted payment stablecoin issuer operating under the GENIUS Act of 2025.