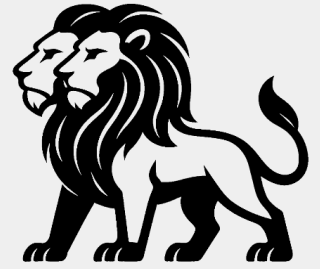


# BALDIVICIO & CO.



## Irreversible Transactions Disclosure

**Effective Date:** April 13, 2026

This Irreversible Transactions Disclosure ("Disclosure") explains the nature of transaction finality in connection with Baldivicio and the risks associated with submitting transfers, withdrawals, conversions, or other value-moving instructions through the service.

Please read this Disclosure carefully. It should be read together with Baldivicio's Terms of Service, Privacy Policy, Acceptable Use Policy, Deposit Insurance Disclosure, Customer Identification Program Notice, Reserve and Transparency Attestation, E-Sign Consent and Electronic Communications Agreement, Fee Schedule and Schedule of Charges, and other applicable notices made available through the Baldivicio mobile application.

By opening an account, initiating a transaction, confirming a transfer, or otherwise using Baldivicio to move value, you acknowledge that you have read and understood this Disclosure.

### 1. Nature of the Service

Baldivicio is a digital financial services platform made available through its mobile application.

Baldivicio currently supports USDC-only activity on Ethereum Mainnet through a custodial model. Baldivicio holds and manages private keys on behalf of users and provides supported transaction functionality through its account controls, custodial systems, and related operational processes.

Certain fiat-to-digital-asset and digital-asset-to-fiat services connected to the Baldivicio experience may be provided in whole or in part by third-party providers, including Banxa.

### 2. Transaction Core Principle

Transactions involving blockchain-based assets may be irreversible once submitted, executed, or confirmed.

In practical terms, this means that once a supported transfer or withdrawal has been processed through the relevant blockchain network or otherwise completed through the applicable transaction flow, Baldivicio may not be able to cancel, undo, recover, or reverse it.

This can apply even where:

- you made a mistake;
- you selected the wrong destination;
- the transaction was sent to an incompatible or unsupported address or service;
- the receiving party does not respond;
- the receiving party refuses to return funds; or
- the transaction results in unexpected loss.

### 3. Difference Between Review Stage and Final Execution

Not every submitted instruction becomes final immediately.

Before a transaction is executed or completed, Baldivicio may apply fraud checks, compliance review, account controls, operational checks, blockchain confirmation requirements, destination restrictions, or other security measures. During that stage, a transaction may be delayed, limited, reviewed, or declined.

However, once a transaction passes applicable controls and is executed or completed, reversal may no longer be possible.

This means there is an important distinction between:

- **pending, queued, under-review, or not-yet-executed activity**, which may in some cases still be stopped or refused; and
- **executed, confirmed, completed, or settled activity**, which may be irreversible.

### 4. Supported USDC Transfers on Ethereum Mainnet

Baldivicio currently supports USDC on Ethereum Mainnet only.

Users are solely responsible for ensuring that transaction details are accurate before submission, including:

- the destination address;
- the supported asset;
- the supported blockchain network;
- the amount to be sent;
- any destination tags, identifiers, or external-service requirements where applicable; and
- whether the receiving wallet, account, or service is able to accept the transfer.

If you send supported USDC to the wrong address, to an incompatible service, to an address you do not control, or in connection with unsupported routing or instructions, the transaction may be permanently lost and recovery may not be possible.

### 5. Custodial Execution Does Not Mean Reversibility

Because Baldivicio operates on a custodial basis, users do not directly control private keys. However, this custodial model does not mean completed transactions can always be reversed.

Even though Baldivicio manages transaction execution through its systems, supported transfers that have been broadcast, processed, or completed through blockchain infrastructure may still be functionally irreversible once execution occurs.

Custodial administration can support review, security checks, and controlled transaction handling before execution, but it does not guarantee cancellation rights after execution.

### 6. Third-Party Provider Transactions

Certain funding, payout, on-ramp, or off-ramp functions connected to Baldivicio may involve third-party providers such as Banxa.

Those services may involve their own:

- operational timing;
- approval and denial processes;
- exchange execution steps;
- payout or settlement stages;
- compliance review procedures; and
- rules regarding cancellation, reversal, or refund eligibility.

As a result, reversibility may differ depending on the stage of the transaction and the third-party provider's systems and policies.

In some cases, a third-party transaction may be cancellable before execution or settlement. In other cases, once a conversion, payout, transfer, or related instruction has been executed or settled, it may be irreversible.

To the extent permitted by law, Baldivicio does not guarantee that transactions involving third-party providers can be canceled, reversed, or recovered after execution.

## 7. User Error and Destination Risk

Users bear significant responsibility for transaction accuracy.

Common examples of irreversible transaction risk include:

- entering the wrong wallet address;
- sending funds to an address controlled by someone else;
- sending funds to an unsupported wallet, exchange, or service;
- using incorrect account details for a linked process;
- confirming the wrong amount;
- relying on incorrect information supplied by a third party;
- sending funds in response to fraud, impersonation, phishing, or social engineering; or
- failing to verify whether the receiving destination supports the relevant transaction.

Baldivicio may not be able to retrieve funds lost as a result of these mistakes.

## 8. Fraud, Scams, and Authorized Push Transfers

A transaction may still be irreversible even if you were deceived into authorizing it.

For example, if you voluntarily approve or confirm a transaction because of:

- phishing;
- impersonation;
- fake customer support;
- romance scams;
- investment scams;
- social engineering;
- malware-related deception; or
- any other fraudulent scheme,

Baldivicio may not be able to reverse the transfer once it has been executed.

Users should exercise extreme caution before approving any transaction and should independently verify the legitimacy of requests, instructions, and destination details.

## 9. Delays Do Not Mean Reversibility

A transaction may take time to appear, settle, confirm, or become fully available. Delay does not necessarily mean the transaction can still be canceled.

Processing delays may arise because of:

- blockchain congestion;
- confirmation requirements;
- security or fraud review;
- compliance checks;
- operational issues;
- third-party provider processing; or
- external service delays.

A delayed transaction may still become final and irreversible once execution or settlement occurs.

## 10. Disputes and Recovery Limits

If you believe a transaction was unauthorized, mistaken, fraudulent, or otherwise problematic, you should contact Baldivicio immediately through the official support channel available in the mobile application.

Baldivicio may investigate the matter and may, where feasible, attempt limited operational assistance before or during early stages of processing. However:

- Baldivicio does not guarantee that a submitted transaction can be stopped;
- Baldivicio does not guarantee that completed transfers can be reversed;
- Baldivicio does not guarantee that funds can be recovered from recipients, counterparties, external wallets, or third-party providers; and
- delay in reporting may materially reduce any chance of intervention.

Any assistance provided by Baldivicio is discretionary unless otherwise required by law.

## 11. No Chargeback-Style Protection for Completed Blockchain Transfers

Traditional payment systems sometimes support chargebacks, recalls, or institution-led reversals in ways that blockchain-based transactions generally do not.

Users should not assume that supported USDC transfers on Ethereum Mainnet carry the same reversal rights, dispute mechanisms, or consumer protections that may exist in card payments, bank transfers, or other traditional payment systems.

## 12. Operational Controls and Refusal Rights

Nothing in this Disclosure limits Baldivicio's right to review, delay, restrict, decline, or refuse a transaction before execution where permitted by law and consistent with its policies.

Baldivicio may apply such controls for reasons including:

- fraud prevention;
- sanctions or compliance review;
- account status issues;
- suspicious activity;
- destination-based restrictions;
- security concerns;
- legal requirements; or

- third-party provider limitations.

These controls are intended to reduce risk, but they do not eliminate the possibility that a completed transaction will be irreversible.

## 13. User Responsibilities

Before submitting or confirming any transaction, you should carefully verify:

- the destination details;
- the amount;
- the supported asset and network;
- the identity or legitimacy of the recipient;
- whether the transfer is being requested under pressure, urgency, or suspicious circumstances; and
- whether the receiving destination is compatible with the intended transaction.

You are responsible for reviewing transactions carefully before approval and for protecting your account, device, credentials, and access methods.

## 14. No Guarantee Against Loss

Even where Baldivicio applies security, custody, and operational controls, Baldivicio cannot guarantee that users will avoid loss arising from irreversible transaction execution, user error, fraud, market conditions, third-party provider conduct, or blockchain-related events.

Irreversibility is an inherent feature of many digital asset transaction flows and should be understood as a core risk of using the service.

## 15. Changes to This Disclosure

Baldivicio may update this Disclosure from time to time to reflect changes in service design, supported functionality, legal obligations, third-party arrangements, operational processes, or transaction handling practices.

If material changes are made, Baldivicio may provide notice through the mobile application, by email, or through other appropriate channels.

## 16. Final Acknowledgment

By using Baldivicio, you acknowledge and understand that:

- Baldivicio currently supports USDC-only activity on Ethereum Mainnet through a custodial model;
- supported transactions may be reviewed or delayed before execution, but may become irreversible once executed or completed;
- Baldivicio may not be able to cancel, reverse, recover, or undo completed transfers;
- mistakes, scams, fraud, incompatible destinations, and third-party provider processes can result in permanent loss; and
- you are responsible for carefully reviewing and confirming transaction details before submission.

If you do not understand or accept the risk of irreversible transactions, you should not use Baldivicio to move value until you obtain additional clarification or independent professional advice.