



Terms of Use of the Website, Services and Products

<https://www.ptgr.ch>

Status: July 2025 Version1a

CONTACT

PTGR AG
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Trade registry No. : CH-170.3.046.884-0
UID : CHE-380.040.516

Managing Director authorised to sign : Dr. Pan Theo Grosse-Ruyken

1. Customer Obligations

1.1. Customers are obliged to comply with all applicable laws and regulations when using the Store.

1.2. Customers must provide accurate and up-to-date information when registering and ordering, including name, address, telephone number, and email address.

1.3. Customers are responsible for keeping their access data such as username and password confidential and not for passing them on to third parties.

1.4. Customers must use the Products in accordance with the product descriptions and instructions and must not misuse or misuse them.

1.5 Customers must have paid for the order within 10 days in the event of advance payment or crypto transfer, otherwise PTGR AG reserves the right to cancel the order after a written payment reminder.

2. Returns and refunds

2.1. Returns and refunds will only be accepted under certain conditions. These terms and conditions are communicated separately to customers on the website below.

2.2. Customers must submit a written request to the Store before returning Products, stating the reasons for the return.

2.3. Returns are accepted only within a specified period of time, which is also indicated on the Store's website.

2.4. For refunds of products, the store's refund policy applies. Customers can expect a refund within 30 days of receipt of the returned products, provided that the return complies with the return policy.

3. Disclaimer

3.1. The Shop shall not be liable for any damage or loss arising from the use of the Products, unless there is gross negligence or intent on the part of the Shop.

3.2. The Store shall not be liable for any delays or errors in the delivery of Products due to circumstances beyond its control, such as natural disasters, strikes or political unrest.

4. Changes to the Terms of Use

4.1. The Store reserves the right to change these Terms of Use at any time and without prior notice.

4.2. Changes to the Terms of Use shall be published on the Store's website and shall come into force upon their publication.

4.3. Customers are obliged to review and accept the current Terms of Use before placing any order.

5. Jurisdiction and applicable law

5.1. Any dispute relating to these Terms of Use shall be governed by the laws of Switzerland, without regard to its conflict of law provisions.

5.2. The place of jurisdiction for all disputes in connection with these Terms of Use is the competent court at the registered office of the Shop.

These Terms of Use come into force on July 1, 2025 and apply to all customers who use the Shop.



Return

Updated 01 April 2025

Unused products in their original packaging and unopened can be returned for a refund within fourteen (14) days of delivery. The full price minus the original shipping costs and return shipping costs will be refunded.

Orders will NOT be refunded if the customer refuses to pay the customs clearance fees or provides an incorrect shipping address. Nor will a refund be given if the customer has not done the customs clearance properly or has not collected the goods and they are returned to us.

Refunds will also be issued for orders that are cancelled before your item has been confirmed as shipped. Replacement of defective products is subject to the Limited Lifetime Warranty Agreement.

Refund Process

Please send your refund request to info@ptgr.ch, along with proof of purchase, within fourteen (14) days of receiving the product. Once your application has been reviewed, you will receive a confirmation from us and, if applicable, the return address.

Important note: For security reasons and to protect against manipulation, a return or refund is generally excluded for wallets of any kind.

For all other products, upon receipt of our confirmation, please return the product to the address provided within five (5) days.

Upon receipt and inspection of the returned product, we will notify you by email of the approval or rejection of your refund. Approved refunds will be paid out within four (4) weeks.

Stablecoin Crypto Payments Refund

Refunds for orders paid for with one of the possible cryptocurrencies will be issued at the CHF value of the order and will use the exchange rate at the time of the refund.



Dispatch

We will email you the shipping address to return the product. Delivery times vary by location.

Please use a trackable shipping service and/or purchase shipping insurance. We cannot guarantee that we will receive your returned item, and you assume all risks of loss or damage during shipping.

General

This website is operated by PTGR AG. PTGR AG offers this website, including all information, tools and services available to you, the user, on this website, conditioned upon your acceptance of all terms, conditions, policies and notices stated here.

By visiting our website and/or purchasing something from us, you engage in our "Service" and agree to be bound by the Terms of Service (Terms and Conditions, Terms), including those additional terms and policies referenced herein and/or available by hyperlink. These Terms of Use apply to all users of the Site, including, but not limited to, users who are browsers, vendors, customers, merchants, and/or contributors of content.

Please read these Terms of Use carefully before accessing or using our website. By accessing or using any portion of the Site, you agree to be bound by these Terms of Use. If you do not agree to all of the terms and conditions of this Agreement, you may not access the Site or use any Services. If these Terms of Use are considered an offer, acceptance is expressly limited to these Terms of Use.

Any new features or tools added to the current store will also be subject to the Terms of Service. You can review the most current version of the Terms of Use at any time on this page. We reserve the right to update, change or replace any part of these Terms of Use by posting updates and/or changes on our website. It is your responsibility to check this page periodically for changes. Your continued use of or access to the Site following the posting of changes constitutes your acceptance of those changes.

Articles from the online shop

By agreeing to these Terms of Use, you represent that you are at least the age of majority in your state or province or country of residence, or that you are the age of majority in your state or province or country of residence and have given us your consent to allow any of your minor dependents to use this Site.



You may not use our products for any illegal or unauthorized purpose, nor may you, in the use of the Service, violate any laws in your jurisdiction (including, but not limited to, copyright laws).

A violation or violation of any of the Terms will result in immediate termination of your Services.

General conditions

We reserve the right to refuse service at any time and for any reason.

You understand that your Content (other than credit card information) may be transmitted unencrypted and (a) involve transmissions over various networks; and (b) modifications to meet and adapt to the technical requirements of connecting networks or devices. Credit card information is always encrypted when transmitted over networks.

You agree not to reproduce, duplicate, copy, sell, resell or exploit any portion of the Service, use of the Service, or access to the Service or any contact on the website through which the Service is provided, without express written permission from us.

The headings used in this Agreement are for convenience only and do not limit or otherwise affect these Terms.

Accuracy, completeness and timeliness of the information

We are not responsible if the information provided on this website is not accurate, complete or current. The material on this website is for general information only and should not be relied upon as the sole basis for making decisions without consulting primary, more accurate, more complete or more up-to-date sources of information. Any reliance on the material on this website is at your own risk.

This website may contain certain historical information. Historical information is necessarily not current and is provided for reference only. We reserve the right to change the content of this website at any time, but we are under no obligation to update the information on our website. You agree that it is your responsibility to monitor changes to our website.



Changes to the Service and Prices

Prices for our products are subject to change without notice.

We reserve the right to modify or discontinue the Service (or any part or content thereof) at any time without notice.

We reserve the right to cancel a purchase at any time without giving any reason. In this case, the full price will be refunded.

We will not be liable to you or any third party for any modification, price change, suspension or discontinuance of the Service.

Product or Services

Certain products or services may be available exclusively online through the Website. These products or services may be available in limited quantities and can only be returned or exchanged in accordance with our Limited Warranty and Refund Policy.

We may accept orders for such an order by confirming it through our website or by processing the shipment. If we do not have available stock for a product you have ordered, we will put it on backorder.

We reserve the right, but are not obligated, to limit the sale of our products or services to any person, geographic region, or jurisdiction. We may exercise this right on a case-by-case basis. We reserve the right to limit the quantities of products or services we offer. All product descriptions or product prices are subject to change at any time without notice at our sole discretion. We reserve the right to discontinue products at any time. Any offer for a product or service made on this website is void where prohibited.

You can transfer or sell products that you have purchased from us. Warranties for products are non-transferable, expire upon transfer or sale, and remain void when products are returned to the original customer.

All prices are exclusive of applicable taxes, and you will pay or refund to us any applicable taxes, levies, levies or assessments that may be levied in any jurisdiction, whether based on the amounts paid or payable or the delivery of products, software or services to you or otherwise. If you want to apply for an exemption from it, you must provide us with a tax exemption certificate accepted by the relevant tax authority.



Accuracy of shipping, billing, and account information

We reserve the right to refuse any order you place with us. We may, in our sole discretion, limit or cancel quantities purchased per person, per household, or per order. These restrictions may include orders placed by or under the same customer account, credit card, and/or orders with the same billing and/or shipping address. In the event that we change or cancel an order, we may attempt to notify you by contacting the email address and/or billing address/telephone number provided at the time the order was placed. We reserve the right to restrict or prohibit orders that, in our sole discretion, appear to be placed by dealers, resellers, or distributors.

You agree to provide current, complete and accurate information for all purchases made in our store. You will be solely liable for any loss or additional costs resulting from incomplete or inaccurate information. You agree to promptly update your account and other information, including your email address and credit card numbers and expiration dates, so that we can complete your transactions and contact you as needed.

Optional tools

We may provide you with access to third-party tools that we cannot monitor, control, or influence.

You acknowledge and agree that we provide access to such tools "as is" and "as available" without any warranties, representations or conditions of any kind and without any endorsement. We will have no liability whatsoever arising out of or in connection with your use of optional third-party tools.

Any use of optional tools offered through the Site is entirely at your own risk and discretion, and you should ensure that you are familiar with and agree to the terms and conditions on which tools are provided by the applicable third-party vendors.

We may also offer new services and/or features through the Site in the future (including the release of new tools and resources). Such new features and/or services are also subject to these Terms of Use.

Third-party links

Certain content, products, and services available through our Service may contain materials from third parties.

Third-party links on this website may direct you to third-party websites that are not affiliated with us. We are not responsible for examining or evaluating the content or



accuracy, and we do not warrant or assume any liability or responsibility for any third-party materials or websites, or for any other third-party materials, products, or services.

We are not liable for any damages related to the purchase or use of goods, services, resources, content, or other transactions made in connection with third-party websites. Please read the third-party provider's policies and practices carefully and make sure you understand them before making a transaction. Complaints, claims, concerns, or questions regarding third-party products should be directed to the third-party provider.

Disclaimer for Hardware Wallets

(1) The PTGR AG Shop acts exclusively as a reseller of hardware wallets of the Tangem brands. We are not the manufacturer of these products and therefore assume no liability for technical aspects or functionalities of the wallets.

(2) The Customer acknowledges that the use of Hardware Wallets requires an understanding of the underlying technologies, especially in the field of cryptocurrencies and blockchain. The Client is solely responsible for the proper use of the wallet, including but not limited to selecting the correct blockchain chain and correctly executing transactions.

(3) PTGR AG accepts no liability for any loss or damage of any kind incurred by the Client as a result of the use, misuse or misuse of the said wallets of various kinds, including but not limited to losses due to sending cryptocurrencies to wrong addresses, choosing a wrong chain or other errors in handling the wallet.

(4) Customers are strongly advised to inform themselves in detail about its functions and risks before using the wallet and to seek professional advice if necessary.

(5) These exclusions of liability do not apply if damage was caused by intent or gross negligence on the part of PTGR AG Shop. Liability under the Product Liability Act and in the event of injury to life, limb or health also remains unaffected.

User comments, feedback, and other submissions

If, at our request, you send certain specific submissions or, without our request, you send creative ideas, suggestions, proposals, plans, or other materials, whether online, by email, by postal mail, or otherwise (collectively, "comments"), you agree that we may edit, copy, copy, and edit any comments that you forward to us at any time and without restriction, publish, distribute, translate and otherwise use in any medium. We are under no obligation to (1) keep any comments confidential; (2) pay compensation for comments; or (3) to respond to comments.



We may, but have no obligation to, monitor, edit or remove any content that we deem in our sole discretion to be unlawful, offensive, threatening, libelous, defamatory, pornographic, obscene or otherwise objectionable, or that violates any party's intellectual property or these Terms of Use.

You agree that your comments will not violate any rights of any third party, including copyright, trademark, privacy, privacy or other personal or proprietary rights. You further agree that your comments will not contain libelous or otherwise unlawful, offensive or obscene material, or contain any computer virus or other malware that could in any way affect the operation of the Service or any related website. You may not use a false e-mail address, pretend to be someone other than yourself, or mislead us or any third party as to the origin of any comments. You are solely responsible for any comments you make and their accuracy. We assume no responsibility and no liability for any comments posted by you or any third party.

Consent to receive the newsletter

During the purchase process on our website, the buyer can explicitly agree to receive our newsletter by ticking the box "Would you like to receive marketing information from us?". This newsletter contains information, offers and news about our products and services. The buyer has the option of unsubscribing from this newsletter at any time by clicking on the unsubscribe link included in each newsletter or by contacting us directly. For more information on the processing of personal data, please see our Privacy Policy.

Personal Information

Your submission of personal information is governed by our Privacy Policy.

Errors, inaccuracies and omissions

Occasionally, there may be information on our website or in the Service that contains typographical errors, inaccuracies, or omissions that may relate to product descriptions, pricing, promotions, offers, product shipping charges, transit times, and availability. We reserve the right to correct any errors, inaccuracies or omissions, and to change or update information or cancel orders if any information in the Service or on any related website is inaccurate at any time and without notice (including after you have placed your order).

We undertake no obligation to update, change or clarify any information in the Service or on any related website, including but not limited to pricing information, except as required by law. No specified update or refresh date applied in the Service or on any



related website should be taken as an indication that all information in the Service or on any related website has been modified or updated.

Prohibited Uses

In addition to other prohibitions set forth in the Terms of Use, you are prohibited from using the Site or its content: (a) for any unlawful purpose; (b) to solicit others to perform or participate in any unlawful activity; (c) to violate any international, federal, provincial, or state regulation, rule, statute, or local ordinance; (d) to infringe or violate our intellectual property rights or the intellectual property rights of others; (e) harass, abuse, insult, harm, defame, slander, disparage, intimidate, or discriminate on the basis of gender, sexual orientation, religion, ethnicity, race, age, national origin, or disability; (f) transmit false or misleading information; (g) upload or transmit viruses or any other type of malicious code that is or may be used in any way that affects the functionality or operation of the Service or any related website, other websites, or the Internet; (h) to collect or track the personal information of others; (i) spam, phishing, pharming, pretext, spider, crawling, or scraping; (j) for any obscene or immoral purpose; (k) to interfere with or circumvent the security features of the Service or any related website, other websites, or the Internet; (l) replicate, duplicate, copy, trade, sell, resell or exploit for commercial purposes any part, use or access to our Web Content. We reserve the right to terminate your use of the Service or any related website if you violate any of the prohibited uses.

Trademark Information

You hereby acknowledge, understand and agree that all trademarks, copyrights, trade names, service marks and other logos of PTGR AG, as well as all brand features and/or product and service names, are trademarks and as such are and will remain the property of PTGR AG. You hereby agree not to display and/or use them in any way without our express written consent.

Disclaimer; Limitations

We do not guarantee, represent or warrant that your use of our Service will be uninterrupted, timely, secure or error-free.

We do not warrant that the results that may be obtained from the use of the Service will be accurate or reliable.

You agree that we may remove the Service from time to time for an indefinite period of time or terminate the Service at any time without notice.

You expressly agree that your use of, or inability to use, the Service is at your sole risk. The Service and all products and services made available to you through the Service are



(except as expressly stated by us) provided "as is" and "as available" for your use, without any representations, warranties or conditions of any kind, either express or implied, including all implied warranties or conditions of merchantability, merchantable quality, fitness for a particular purpose, Durability, Title, and Non-Infringement of Rights.

In no case shall our directors, officers, employees, affiliates, agents, contractors, interns, suppliers, service providers or licensors be liable for any injury, loss, claim, or any direct, indirect, incidental, punitive, special, or consequential damages of any kind, including, but not limited to, lost profits, lost revenue, lost savings, loss of data, replacement costs, or any similar damages. whether based in contract, tort (including negligence), strict liability, or otherwise, arising from your use of the Service or any products procured using the Service, or for any other claim related in any way to your use of the Service or any product, including, but not limited to, errors or omissions in content, or any loss or damage of any kind incurred as a result of the use of the Service or any content (or products) posted, transmitted, or otherwise made available through the Service, even if advised of their possibility. Because some states or jurisdictions do not allow the exclusion or the limitation of liability for consequential or incidental damages, our liability in such states or jurisdictions shall be limited to the maximum extent permitted by law.

Force majeure

If our performance of any of our obligations is prevented, restricted or impaired by: fire, flood, earthquake, explosion or other loss or accident or act of God; strikes or industrial disputes; inability to procure or obtain parts, supplies, electricity, telecommunications services, equipment or software from suppliers, war or other violence; laws, orders, proclamations, regulations, ordinances, demands, or requirements of any governmental authority; or any other act or condition beyond our reasonable control, we shall be exempt from such performance.

Compensation

You agree to indemnify, defend and hold harmless PTGR AG and our affiliates, partners, officers, directors, agents, contractors, licensors, service providers, subcontractors, suppliers, interns and employees from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your breach of these Terms of Service or the documents to which they are based. or your violation of any law or the rights of a third party.



Severability

In the event that any provision of these Terms of Use is found to be unlawful, void or unenforceable, such provision shall nevertheless be enforceable to the fullest extent permitted by applicable law, and the unenforceable portion shall be deemed to be severed from these Terms of Use, such determination shall not affect the validity and enforceability of the remaining provisions.

Cancellation in case of non-payment

If the purchase price is not received by us within 30 days of the completion of the sale, we reserve the right to cancel the order unilaterally. In this case, the buyer will be informed in writing of the cancellation. In this case, any services already provided or goods delivered must be returned to us or refunded. Further claims, in particular claims for damages due to non-performance, are reserved.

Termination

The obligations and liabilities of the parties incurred prior to the Termination Date shall survive the termination of this Agreement for all purposes.

These Terms of Use are effective unless terminated by you or us. You may terminate these Terms of Use at any time by notifying us that you no longer wish to use our Services or by ceasing to use our Site.

If, in our sole discretion, you fail, or we suspect that you have failed, to comply with any term or provision of these Terms of Use, we may also terminate this Agreement at any time without notice, and you will remain liable for all amounts due up to and including the date of termination; and/or may accordingly deny you access to our Services (or any part thereof).

Entire Agreement

The failure of us to exercise or enforce any right or provision of these Terms of Use shall not constitute a waiver of such right or provision.

These Terms of Service and any policies or operating rules posted by us on this website or in relation to the Service constitute the entire agreement and understanding between you and us and govern your use of the Service, superseding all prior or contemporaneous agreements, communications and proposals, whether oral or written, between you and us (including, but not limited to previous versions of the Terms of Use).



Any ambiguities in the interpretation of these Terms of Use shall not be construed against the drafting party.

Applicable law

These Terms of Service and any separate agreements whereby we provide services to you shall be governed by and construed in accordance with the laws of Zug, Switzerland.

Changes to the Terms of Use

You can review the most current version of the Terms of Use at any time on this page.

We reserve the right, in our sole discretion, to update, change or replace portions of these Terms of Use by posting updates and changes on our website. It is your responsibility to check our website periodically for changes. If you continue to use or access our Site or the Service following the posting of changes to these Terms of Use, you agree to be bound by those changes.

Contact details

Please report any violations of these Terms of Use:

PTGR AG
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6300 Zug

info@ptgr.ch