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📋 Terms of sale

Terms of sale

Last updated: 7 November 2026

These terms cover three services: **the Check-up**, free of charge; **the Source of Funds Statement** (*Relevé d'origine*), at the price of €49; and **the Source of Funds File** (*Dossier Preuve*), at the price of €149, three platforms included. The Check-up forms no contract of sale. The Source of Funds Statement and the Source of Funds File are ordered online, on sextantquant.com, and paid for on delivery.

The Source of Funds File records facts. It is made to be presented to your bank, your notary, your lawyer or your insurer, who remain free to accept it.

The offers described in earlier versions of these terms are no longer offered.

Regulatory status. The Source of Funds File reconstructs a past history from the statements you send us. It neither keeps nor reviews any accounts, does not characterise any transaction in legal or tax terms, recommends no transaction and is not a credit application. Sextant provides no tax assistance and no tax advice. Sextant is not a chartered accountant, nor a statutory auditor or contribution auditor, nor an investment adviser (CIF), nor an investment services provider (PSI), nor a crypto-asset service provider (PSCA) within the meaning of Regulation (EU) 2023/1114, known as "MiCA", nor a banking-transaction intermediary, and holds

> no authorisation from the Autorité des marchés financiers (AMF). Sextant neither holds nor manages any funds.

1. Who is bound

The provider: Sami Hannai EI, *entrepreneur individuel* (French sole trader), trading under the name Sextant — SIREN 980 723 613 — SIRET 980 723 613 00025 — 20 allée Eugène Belgrand, 94230 Cachan — 07 49 66 92 36 — contact@sextantquant.com.

You: the person who places the order. If you act for purposes outside your trade or profession, you benefit from the protections of the French Consumer Code, which these terms do not restrict. If you act for the needs of your trade or profession, article 10 applies.

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2. The Check-up

The Check-up is a free tool, with no account and no bank card, published at sextantquant.com/check-up. It reads your export in your browser: your file is sent nowhere and we receive nothing of it. It shows you what your file contains. It is not a Source of Funds File, and it forms no contract of sale.

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3. The Source of Funds File and its price

The Source of Funds File is a written, dated document, drawn up from the statements exported from your platforms, which you send us. It contains:

- your question, and its answer;
- what you paid in, what the account produced, what you withdrew and what remains;
- the path of the money: each deposit, each withdrawal, each crypto that arrived from elsewhere, dated and quantified;

- what is proven by your statements, what is declared with a supporting document, and what is not established;
- the value of the account on a given date, if you ask for it;
- in an annex, the transactions, the method, the sources of the prices and the fingerprint of the file received.

On request, at no extra charge, it also contains what the account earned, and a short version of one or two pages.

After delivery, at no extra charge and with no time limit, your consultant answers your questions about the File: in writing, within twenty-four working hours, from your tracking page or by email; and, if you wish, in thirty-minute video calls, one at a time, at times chosen from those offered. He explains the File and helps you answer the third party; he gives no investment advice and no tax advice. This commitment lasts for as long as Sextant carries on this activity; should it stop, we would tell you by email at least three months in advance. Once the File has been deleted (article 11), simply send us a copy.

Each file is reviewed by a consultant before it is delivered. The method is described in an annex to each file: you can redo every calculation. Exchanges take place by email and from your tracking page.

A file covers one person and the platforms you state when ordering — a platform is an account with an exchange service, or a wallet application; several files or sub-accounts of the same platform count as one. **Three platforms are included in the price.** Each extra platform costs €40, shown before you order and included in the total. Nothing is added afterwards.

The price is **€149** (one hundred and forty-nine euros), three platforms included, plus €40 per extra platform: a fixed amount, known before you order, with no subscription or renewal. VAT not applicable, article 293 B of the French General Tax Code. Nothing else is added.

3a. The Source of Funds Statement and its price

The Source of Funds Statement is a written and dated document, produced by our engine from the statements of one to three platforms that you send us. It includes what you paid in, what the account produced, what you withdrew and what remains; the path of the money; what is proven by your statements, what is declared with a supporting document and what is not established; the value of the account at a date, if you ask for it; and, in an annex, the transactions, the method, the price sources and the fingerprint of the file received. A consultant checks it before it is sent. It does not answer a particular question and includes no exchange after delivery; an error on our part is still corrected free of charge (article 8). The price is **€49** (forty-nine euros), a fixed amount, with no subscription or renewal. VAT not applicable, article 293 B of the French General Tax Code.

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4. The order

The steps. You order on the site's order page, in French or in English: you upload your statements, tick your platforms, and write your question and your email address. Before confirming, you see the summary of your order — its content, its platforms, its total price, the delivery deadline — and you can correct every field.

Your boxes. To order, you tick two boxes: the one by which you accept these terms, and the one by which you ask us to start your file as soon as you order (article 7). No box is ticked in advance.

The button. You confirm with the button "Order with an obligation to pay", which shows the total amount. The contract is formed at that moment. We keep, with your order, the version of these terms, the time and the exact text of the boxes ticked.

Your card. You are then taken to the page of Stripe, our payment provider, to register a bank card (article 6). No amount is charged. If the card is not registered within seven days of the order, the order is cancelled automatically, at no cost, and your file destroyed. If you place two orders for the same file with the same email address, the one on which you register your card is kept; the other, left without a card, is cancelled automatically, at no cost, and its copy of the file destroyed.

The confirmation. As soon as your card is registered, we email you the confirmation of your order, with these terms as a PDF, the withdrawal form and the text of the boxes ticked, **before starting any work at all**. No work starts before the card is registered.

Checking your file. Your consultant checks your file within two working days of the card being registered. He makes sure your statements allow the file to be drawn up; he does not draw it up yet. Three outcomes:

- the file allows it: the work goes ahead;
- the file only allows part of your question to be answered: we tell you in writing, before any work, what the file will establish and what it will not. You may then withdraw at no cost (article 7), including through the "Withdraw from the contract here" link in that email; otherwise, the File is drawn up on that basis, at the price of the order;
- your file does not allow us to draw up the File — that is, your statements answer no part of your question —: we tell you in writing, with the reason. The order ends, nothing is charged, the card is erased and the file destroyed.

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5. The accounts you entrust to us, and what we may refuse

Your accounts. You may only entrust to us statements for accounts of which you are the holder or joint holder, and which you obtained through your own access. For another person's account, including your spouse's or former spouse's, we need their written consent, or a statement obtained by a lawful route (court decision, exchange between lawyers, notary). For the account of a deceased person, you must be their heir or the notary in charge of the estate, have obtained the history from the platform in that capacity, and give us the supporting document (notarial certificate of inheritance or notary's certificate). By sending us a statement, you warrant it. We refuse any file obtained with someone else's login details.

Your identity. We may ask you to prove your identity and that you hold the account, with an identity document and a document from the platform in your name. Without a reply within fifteen days, the order ends, with no charge. The file is handed to the account holder, or, with their consent, to their adviser.

What we may refuse. We may refuse a file, before or while it is drawn up, for a legitimate reason, in particular: a file that is incomplete, inconsistent or whose authenticity cannot be verified; an unverified identity; funds that passed through an anonymisation service; any

element casting doubt on the lawful origin of the funds. The refusal is notified to you by email. Nothing is charged. We are not required to give the reasons in detail.

What we never do. We never remove a "not established" mention at anyone's request; we only date a file from the day it is drawn up.

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6. Payment

When ordering, you register a bank card with Stripe, our payment provider, and you authorise us, through a checkbox on Stripe's page, to charge **once only the total amount of your order, on the day the file is delivered**. We do not keep the card number. No amount is taken before. No other charge is made without your new agreement.

The delivery email carries the link to the invoice. If the charge is declined, it remains payable through that link, within fifteen days.

You may withdraw the charge authorisation at any time before delivery by writing to us; without another payment method agreed, the file is not delivered. If you withdraw before delivery, if we refuse the file, if your file does not allow us to draw up the File, or if the order is cancelled for lack of a card, nothing is charged and the card is erased at Stripe.

In case of disagreement, write to us: doing so deprives you of no recourse with your bank.

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7. Right of withdrawal, and when we start

As the contract is concluded at a distance, you have a withdrawal period of **fourteen days** from its conclusion, with no need to give a reason (article L221-18 of the French Consumer Code). The day of conclusion is not counted; if the period ends on a Saturday, a Sunday or a public holiday, it is extended to the next working day (article L221-19). It is enough to send your withdrawal before the period ends.

We start your file as soon as your card is registered, at your express request. To order, you tick, in addition to accepting these terms, the following box:

> “Start my document as soon as I order — delivered by [date shown]. I expressly request this, and I accept that I lose my right of withdrawal once the document is delivered.”

The confirmation of your order repeats its text word for word. Checking your file and drawing it up therefore take place during the withdrawal period.

As long as the file has not been fully delivered, you may withdraw, and you pay nothing, even if we have already started. Once the file has been fully delivered at your express request, you can no longer withdraw (articles L221-25 and L221-28, 1°). The correction of an error, the short version, the appointments and the answers of your consultant, offered after delivery, are ancillary commitments: they do not extend that period.

To withdraw, the simplest way is the "Withdraw from the contract here" button on your tracking page, available throughout the withdrawal period, until your File is delivered: you enter your name and the email address at which to receive the acknowledgement, then click "Confirm withdrawal". You may also send us, before the period ends, an unambiguous statement — an email to contact@sextantquant.com or a letter to the address above —, using the form at the end of this page if you wish. We acknowledge receipt without delay by email, repeating the content of your statement, its date and its time. As no amount has been charged, there is nothing to refund: your card is erased and your file destroyed.

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8. Delivery, and correction

The Source of Funds Statement is delivered to you no later than three working days after your card is registered; the Source of Funds File, no later than five working days. The date shown when you order assumes your card is registered the same day; if you register it later, delivery moves back accordingly, and the confirmation of your order gives the exact date. If we cannot meet it, we tell you before it expires; you may then, in accordance with article L216-6 of the French Consumer Code, give us a reasonable additional period or end the contract, with no charge at all.

Any error on our part is corrected free of charge: we deliver a corrected version, with its own fingerprint. If your file has already been destroyed (article 11), simply send it to us again. A new file or another question is the subject of a new order.

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9. What the file is not

The Source of Funds File is a factual document. It is not investment advice, not advice on crypto-assets, not tax treatment, not an accounting certificate, and it requires no access to your accounts. It establishes what the statements sent show, and it says what they do not prove.

Your statements appear in it as **declared documents**: the file carries their fingerprint, and does not guarantee their authenticity.

We do not guarantee that a third party — bank, notary, lawyer, insurer, administration — will accept the file: that third party decides. This mention does not limit our liability for our own errors.

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10. If you are a professional

If you order a file for the needs of your trade or profession — a firm for its client, a company —, the invoice is issued in your name, and the right of withdrawal provided by the French Consumer Code does not apply. The invoice carries the mentions of article L441-9 of the French Commercial Code; in case of late payment, penalties at the European Central Bank rate plus ten points and a fixed indemnity of €40 for recovery costs are due; no discount is granted for early payment.

The client concerned places the order themselves and accepts these terms, when ordering, as far as they are concerned. At their request, we send a copy of the file to the adviser they name (name, firm, email address); they may withdraw that consent at any time, with no effect on copies already sent. Their adviser sends us no document on their behalf.

Sextant pays no commission to lawyers or notaries; any other remuneration of a partner would be disclosed to you before your order.

Towards a professional, Sextant's liability is limited to the price paid for the file concerned, except in case of gross or wilful misconduct.

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11. Your data

Your file is only used to draw up your Source of Funds File. Your file is destroyed within thirty days of delivery. If there is no File, it is destroyed as soon as we know there will be none: no card registered within seven days, a withdrawal, or a file that does not allow us to draw up the File. It is also destroyed at once if the order is replaced by another one for the same file (article 4). The files we derive from it in order to read it are destroyed at the same time. Of your file, we then keep only the reasoned answer. Before sending, you may mask your account identifier: the file does not need it.

The delivered file is kept for five years after delivery, so that we can answer a challenge, then deleted. **If you tick the box provided when ordering, we do not keep it**: we keep only its fingerprint, its reference and its date, which make it possible to verify that a copy produced later is the one we delivered. Your order and your acceptance of these terms are kept for ten years, even if the order went no further; so is the invoice, when there is one (French Consumer Code, L213-1; French Commercial Code, L123-22). For an order that went no further, the reasoned answer and our exchanges are deleted three years after our last exchange. The method parameters, which contain no data about you, are kept without time limit.

The details of the processing, its legal bases, the providers involved, your rights — and those of the persons named in your statements — are set out in the privacy policy.

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12. Liability

We are liable for the proper performance of the file under ordinary law. The file rests on the statements you send: we are liable neither for their errors that we could not detect, nor

for a third party's decision; we are liable for our own errors. The file flags the gaps it detects. It recommends no decision: those you take afterwards are yours alone.

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13. Force majeure

Neither party is liable for a delay or failure caused by an event of force majeure within the meaning of article 1218 of the French Civil Code. If the impediment lasts more than thirty days, either party may end the contract in writing, with no charge and no compensation.

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14. Intellectual property

The file is handed to you for your use: you may keep it, print it and pass it on to whoever you like — your bank, your notary, your lawyer, your adviser. Sextant's method, texts and code remain protected by copyright; the method described in the file may be applied freely to redo a calculation.

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15. Complaints, mediation and disputes

Any complaint is to be sent in writing: contact@sextantquant.com, or by letter to the address above. As the method is described in the file, you can redo the calculation before disputing it.

If your complaint does not succeed, you may refer it free of charge, within the following year, to the consumer mediator on which Sextant depends: Société Médiation Professionnelle, Alteritae, 5 rue Salvaing, 12000 Rodez, https://www.mediateur-consommation-smp.fr (articles L612-1 et seq. of the French Consumer Code). You may also go to the courts.

This contract is governed by French law — without prejudice, if you live outside France, to the mandatory consumer-protection provisions of your country of habitual residence, which remain yours. In case of dispute, you may bring proceedings, at your choice, before

the court of the place where you lived when the contract was concluded or when the harmful event occurred, or any other competent court (article R631-3 of the French Consumer Code).

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16. Changes, and language

We may update these terms. A new version only applies to orders placed after its publication: the version you accepted applies until your file is delivered. If a provision were held invalid, the others would remain in force.

These terms are written in French. The English translation has the same content; if they differ, the French version applies.

Annex — Withdrawal form

(Complete and return this form only if you wish to withdraw from the contract.)

To Sami Hannai EI — Sextant, 20 allée Eugène Belgrand, 94230 Cachan, contact@sextantquant.com:

I/We (*) hereby give notice that I/We (*) withdraw from my/our (*) contract of sale of the following goods (*)/for the provision of the following service (*): Sextant Source of Funds File.

Ordered on (*)/received on (*):

Name of consumer(s):

Address of consumer(s):

Signature of consumer(s) (only if this form is notified on paper):

Date:

(*) Delete as appropriate.

Sextant reconstructs the crypto history from its export — where the money came from, what it produced, what it is worth — and writes in every File what it does not prove. No platform is required to use Sextant.

Source of Funds File

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Notice: Sextant establishes facts from the statements provided. It is not investment advice, not tax advice, and not a guarantee that a third party will accept the file. Sextant is neither a French-regulated investment adviser (CIF) nor a digital-asset service provider (PSAN). Investing in crypto-assets carries a risk of capital loss.

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