AXNAB by OSL

AXNAB is not a bank / authorised deposit taking institution.
Crypto Assets are not FDIC-insured products and may lose value.

# USA Licenses

**Version: 14 Oct 2026**

BNXA USA MTL Inc. (**AXNAB**) is a money services business that is regulated at both the federal and state level in the United States of America.

**Note: For more information regarding which AXNAB Group entity contracts with Customers, see clauses 19 and 20 of Part A (General Terms) of the Customer T&Cs.**

On the federal level, AXNAB is registered as a Money Services Business with Financial Crimes Enforcement Network (**FinCEN**) (MSB Registration Number 31000255987782).

AXNAB (NMLS ID # 2347615) is licensed in the following US jurisdictions:

| State / Territory | License | State Agency |
|---|---|---|
| **Alabama** | SC Money Transmitter License (968) | Alabama Securities Commission<br>RSA Dexter Avenue Building<br>445 Dexter Avenue, Suite 1200<br>Montgomery, AL 36104 |
| **Alaska** | Money Transmitter License (AKMT-016632) | Division of Banking & Securities<br>PO Box 110807<br>Juneau, AK 99811-0807 |
| **Arizona** | Money Transmitter License (1041914) | Arizona Department of Financial Institutions<br>2910 N. 44th Street, Suite 310<br>Phoenix, AZ 85018 |
| **Arkansas** | Money Transmitter License (129565) | Arkansas Securities Department<br>Heritage West Building, Suite 300<br>201 East Markham Street<br>Little Rock, AR 72201-1692 |
| **Connecticut** | Money Transmission License (MT-2347615) | Connecticut Department of Banking<br>260 Constitution Plaza<br>Hartford, CT 06103-1800 |
| **Delaware** | Sale of Checks and Transmission of Money (038800) | Office of the State Bank Commissioner<br>555 E. Loockerman Street, Suite 210<br>Dover, DE 19901 |
| **District of Columbia** | District of Columbia Money Transmission License (MTR2347615) | Department of Financial Insurance, Securities, and Banking<br>810 First Street, NC, Suite 701<br>Washington, District of Columbia 20002 |

| State / Territory | License | State Agency |
|---|---|---|
| **Florida** | Money Transmitters Part II<br>(FT230000448) | Florida Office of Financial Regulation<br>101 E. Gaines Street<br>Tallahassee, FL 32399 |
| **Georgia**<br><br>**Doing Business as "Axnab"** | Seller of Payment Instruments License<br>(2347615) | Georgia Department of Banking and Finance<br>Money Services Businesses<br>2990 Brandywine Road, Suite 200<br>Atlanta, GA 30341-5565 |
| **Idaho** | Money Transmitters License<br>(MTL-338) | Idaho Department of Finance<br>11341 West Chinden Blvd.<br>Building 4, Floor 3<br>Boise,ID 83714 |
| **Illinois** | Money Transmitter License<br>(MT0000451) | Illinois Department of Financial and Professional Regulation<br>320 West Washington Street<br>Springfield, IL 62786 |
| **Iowa** | Money Services License<br>(2022-0162) | State of Iowa Division of Banking<br>1963 Bell Avenue, Suite 201<br>Des Moines, IA 50315 |
| **Kansas** | Money Transmitter License<br>(MT.0000233) | Kansas Office of the State Bank Commissioner<br>700 SW Jackson Street, Suite 300<br>Topeka, KS 66603 |
| **Kentucky** | Money Transmitter License<br>(SC800478) | Kentucky Department of Financial Institutions<br>1025 Capital Cent Drive, Suite 200<br>Frankfort, KY 40601 |
| **Maine** | Money Transmitter License<br>(2347615) | Department of Professional & Financial Regulation<br>Bureau of Consumer Credit Protection<br>76 Northern Avenue<br>Gardiner, ME 04345 |
| **Maryland** | Money Transmission License<br>(#2347615) | Maryland Commissioner of Financial Regulation<br>500 North Calvert Street, Suite 402<br>Baltimore, Maryland 21202 |
| **Michigan** | Money Transmitter License<br>(MT0024534) | Michigan Department of Insurance and Financial Institutions<br>PO Box 30220<br>Lansing, MI 48909-7720 |
| **Minnesota**<br><br>**Doing Business as "Axnab"** | Money Transmitter License<br>(MN-MT-2347615) | Minnesota Department of Commerce and Financial Institutions Division<br>85 7th Place East Suite 280<br>St. Paul, MN 55101 |

| State / Territory | License | State Agency |
|---|---|---|
| **Mississippi** | Money Transmitter License (MT/2347615/2022) | Mississippi Department of Banking and Consumer Finance<br>Post Office Box 12129<br>Jackson, MS 39236 |
| **Nebraska** | Money Transmitter License (2347615) | Nebraska Department of Banking & Finance<br>1526 K Street, Suite 300<br>Lincoln, NE 68508-2732 |
| **Nevada** | Money Transmitter License (MT11226) | Nevada Financial Institutions Division<br>3300 W. Sahara Ave., Ste 250<br>Las Vegas, NV 89102 |
| **New Hampshire** | Money Transmitter License (2347615-MT) | New Hampshire Banking Department<br>53 Regional Drive, Suite 200<br>Concord, NH 03301 |
| **New Jersey** | Money Transmitter License (2205495_C22) | NJ Department of Banking and Insurance<br>20 West State Street<br>PO Box 325<br>Trenton, NJ 08625 |
| **New Mexico** | Money Transmitter License (2347615) | New Mexico Financial Institutions Department Mortgage Unit<br>2550 Cerrillos Road, 3rd Floor PO Box 25101<br>Santa Fe, NM 87505 |
| **North Carolina** | Money Transmitter License (213775) | North Carolina Office of the Commissioner of Banks<br>4309 Mail Service Center<br>Raleigh, NC 27699-4309 |
| **North Dakota** | Money Transmitter License (MT104213) | North Dakota Department of Financial Institutions<br>1200 Memorial Highway<br>Bismarck, ND 58504 |
| **Ohio** | Money Transmitter License (OHMT 244) | Ohio Department of Commerce<br>77 South High Street, 21st Floor<br>Columbus, Ohio 43215 |
| **Oklahoma** | Money Transmitter License (2347615) | Oklahoma State Banking Department<br>2900 North Lincoln Boulevard<br>Oklahoma City, OK 73105 |
| **Oregon** | Money Transmitter License (2347615) | Oregon Department of Consumer and Business Services<br>Division of Finance and Corporate Securities<br>PO Box 14480, 350 Winter St., NE, Suite 410<br>Salem, OR 97309-0405 |
| **Pennsylvania** | Money Transmitter License (120861) | Pennsylvania Department of Banking and Securities, Non-Depository Licensing<br>17 N. 2nd Street, Suite 1300, Harrisburg, PA 17101 |

| State / Territory | License | State Agency |
|---|---|---|
| | | (717) 787 3717 |
| **Puerto Rico** | Money Transmitter License (TM-155) | Office of the Commissioner of Financial Institutions<br>1492 Ponce de León Avenue, Suite 600<br>Centro Europa Building<br>San Juan, PR 00907 |
| **Rhode Island** | Currency Transmitter License (20224464CT) | State of Rhode Island Department of Business Regulation Division of Banking<br>1511 Pontiac Avenue Building 68-1<br>Cranston, Rhode Island 02920 |
| **South Carolina** | Money Transmitter License (2347615) | Office of the Attorney General<br>Money Services Division<br>10000 Assembly Street<br>Columbia, SC 29201 |
| **South Dakota** | Money Transmitter License (2347615.MT) | South Dakota Dept of Labor & Regulation<br>1601 N. Harrison Ave, Suite 1<br>Pierre, South Dakota 57501 |
| **Tennessee** | Money Transmitter License (2347615) | Tennessee Department of Financial Institutions<br>312 Rosa L. Parks Avenue, 26th Floor<br>Nashville, TN 37243 |
| **Vermont** | Money Transmitter License (MT-2347615)<br>Other Trade Name #1 'Banxa' (MT-2347615-1) | Department of Financial Regulation – Banking Division<br>89 Main Street<br>Montpelier, VT 05620-3101 |
| **West Virginia** | Money Transmitter License (WVMT-2347615) | West Virginia Division of Financial Institutions<br>900 Pennsylvania Avenue, Suite 306<br>Charleston, WV 25302 |

****See State-Specific Consumer Disclosures on the Following Page Below****

# DISCLOSURES

## Alaska

For Alaska Residents Only:

If your issue is unresolved by BNXA USA MTL Inc, 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, 1 800-909-9664, please submit formal complaints with the State of Alaska, Division of Banking & Securities.

Please download the form here:
https://www.commerce.alaska.gov/web/portals/3/pub/DBSGeneralComplaintFormupdated.pdf

Submit formal complaint form with supporting documents:

Division of Banking & Securities PO Box 110807 Juneau, AK 99811-0807

If you are an Alaska resident with questions regarding formal complaints, please email us at dbs.licensing@alaska.gov or call Nine Zero Seven Four Six Five Two Five Two One.

## Arizona

If you have a complaint, please contact BNXA USA MTL Inc., 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new. If you still have an unresolved complaint regarding BNXA USA MTL Inc. money transmission activity, you may complete an Online Complaint Form as stated on the File a Complaint against a Financial Institution or Enterprise page.

AZDFI Consumer Complaint Portal: https://elicense.az.gov/ARDC_FileComplaint

## Arkansas

If you have a complaint, please contact BNXA USA MTL Inc.

Address:
1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501
Phone: 1-800-909-9664
Email: support@AXNAB.com
Website (**preferred**): https://support.AXNAB.com/en/support/tickets/new

If you still have an unresolved complaint regarding BNXA USA MTL Inc. money transmission activity, you may contact the Arkansas Securities Department by filing the completed complaint form or by e-mailing to ASDInfo@securities.arkansas.gov or by mailing at:

1 Commerce Way, Suite 402
Little Rock, Arkansas 72202
Telephone: (501) 324-9260
Facsimile: (501) 324-9268

For additional information please refer to the How To File A Complaint page for the Arkansas Security Department.

Important Notice from AR Securities Department about Consumer Complaint

http://www.securities.arkansas.gov/!userfiles/Complaint%20Important%20Notice%20May%202020(2).pdf

[… *Initial complaints should be made in writing directly to the entity or individual with whom you have experienced the problem. It is a good idea to indicate on your complaint letter that you are sending a copy to the Arkansas Securities Department. If your problem is not resolved timely by the entity or individual, you are encouraged to complete a Complaint Form and send it to the Department*…]

**Connecticut**

For questions, complaints, or to exercise any of the rights described herein, contact BNXA USA MTL Inc. (AXNAB), 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664, support@AXNAB.com, or through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new. If your concerns have not been addressed, please contact the state regulator listed below:

Connecticut consumers with complaints or concerns can contact the department at:

Connecticut Department of Banking
280 Trumbull Street, 16th Floor
Hartford CT 06103-1800
Phone: (860) 240-8170 Toll Free: (800) 831-7225
Email: banking.complaints@ct.gov
How to file a consumer complaint:
https://portal.ct.gov/DOB/Consumer/Consumer-Complaints/Online-eLicensing-Instructions

Connecticut Virtual Currency Disclosure

Please note the following disclosures associated with virtual currency:

Pursuant to Sec. 4. Section 36a-613(a)

Virtual currency is not backed or insured by the government and accounts and value balances are not subject to Federal Deposit Insurance Corporation, National Credit Union Administration or Securities Investor Protection Corporation protections;

Some virtual currency transactions shall be deemed to be made when recorded on a public ledger, which may not be the date or time when the customer initiates the virtual currency transaction;

The value of virtual currency may be derived from the continued willingness of market participants to exchange fiat currency for virtual currency, which may result in the permanent and total loss of the value of a particular virtual currency, if the market for that virtual currency disappears;

The volatility and unpredictability of the price of virtual currency relative to fiat currency may result in a significant loss over a short period of time;

Any bond maintained by the licensee for the benefit of the customers of licensee may not be sufficient to cover all losses incurred by such customers; and

Virtual currency transactions are irreversible and are used by persons seeking to defraud customers, including, but not limited to, a person impersonating a customer's loved one, threatening jail time, stating that a customer's identity has been stolen, insisting that a customer withdraw money from the customer's bank account and purchase cryptocurrency or alleging a customer's personal computer has been hacked.

## District of Columbia

If you have a complaint, please contact BNXA USA MTL Inc., 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.banxa.com/en/support/tickets/new. If you still have an unresolved complaint regarding BNXA USA MTL Inc. money transmission activity, you may file it by contacting the Department at:

District of Columbia Department of Insurance, Securities and Banking
1050 First Street, NE, Suite 801
Washington, DC 20002
Phone: (202) 727-8000
Fax: (202) 354-1085
Email: disbcomplaints@dc.gov
Consumer Complaint Form Mail-in Version

## Georgia

Licensed by The Georgia Department of Banking and Finance. (Lic. #2347615).

If you have a complaint, please contact Axnab, 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new. If you still have an unresolved complaint regarding Axnab money transmission activity, you may contact the Georgia Department of Banking and Finance - Consumer Resources at (770) 986-1633. We do not intervene in disputes between consumers and financial service providers, but we do use complaint information in the regulatory process. For more information please refer to https://dbf.georgia.gov/i-have-question-or-complaint-about-seller-issuer-payment-instruments-or-money-transmitter.

To file a complaint with the regulators, you may securely do so with the Consumer Financial Protection Bureau, an agency of the federal government, at http://www.consumerfinance.gov/complaint/ or by telephone at (855) 411-2372.

## Illinois

Illinois Division of Banking

If you have a complaint, please contact BNXA USA MTL Inc., 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new. If you still have an unresolved complaint regarding BNXA USA MTL Inc. money transmission activity, you may file it online with the Illinois Department of Financial Institutions, Consumer Credit Section at https://www.idfpr.com/admin/DFI/DFIcomplaintasp, Division of Financial Institutions with the Fill In and Print Complaint Form for Currency Exchange and title insurance at https://www.idfpr.com/admin/DFI/F1717DFICHI.pdf, via telephone at (888) 473-4858 (toll-free), or at the following address:

Illinois Division of Financial Institutions
320 West Washington Street, 3rd Floor
Springfield, IL 62786

## Kansas

If you have a complaint, please contact BNXA USA MTL Inc., 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new. If you still have an unresolved complaint regarding BNXA USA MTL Inc. money transmission activity, you may file it by contacting the Office of the State Bank Commissioner.

1. Complete consumer assistance PDF form
   English: https://www.osbckansas.org/consumer_files/complaintform.pdf
   Spanish: https://www.osbckansas.org/wp-content/uploads/spanish_complaintform.pdf
2. Mail or fax the completed consumer assistance form and attachments to: Kansas Office of the State Bank Commissioner
   Attn: Consumer Affairs
   700 SW Jackson St, Suite 300
   Topeka, KS 66603
   Fax: (785) 371-1229
   Email: complaints@osbckansas.org

If submittingelectronically, submit your complaint here:
https://www.osbckansas.org/consumers/file-a-complaint/.

## Maryland

The Maryland Department of Labor, Licensing and Regulation does not currently regulate virtual currency (bitcoin) activity as money transmission (or otherwise). If you have a complaint, please contact BNXA USA MTL Inc., 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new. If you still have an unresolved complaint regarding BNXA USA MTL Inc. money transmission activity, you may file it by contacting the Maryland Department of Labor.

The Commissioner of Financial Regulation for the State of Maryland will accept all questions or complaints from Maryland residents regarding BNXA USA MTL Inc. & License No.: 2347615 and NMLS ID No.: 234765) by contacting the Commissioner's office at: 500 North Calvert Street, Suite 402, Baltimore, Maryland 21202, or (888) 784-0136. Verification of the licensing status and additional information about BNXA USA MTL Inc. may be obtained at www.nmlsconsumeraccess.org.

## Minnesota

If you have a complaint, please contact AXNAB Inc., 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new. If you still have an unresolved complaint regarding AXNAB Inc.'s money transmission activity, you may file it by contacting the Minnesota Department of Commerce. To make a complaint, please make a call contacting the following: Minnesota Department of Commerce 85 8th Place East, Suite 208 Saint Paul, MN 55101 (Local) 651-539-1500 (Complaints) 651-539-1600

Please note the following disclosures associated with virtual currency:

Virtual currency is not legal tender in the United States, is not backed by the United States government, and accounts and value balances are not subject to Federal Deposit Insurance Corporation or Securities Investor Protection Corporation protections.

## Mississippi

The Mississippi Department of Banking & Consumer Finance recommends that you attempt to resolve your complaint with the financial institution first by contacting BNXA USA MTL Inc., 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new to allow the opportunity to resolve the issue(s). If you still have an unresolved complaint regarding BNXA USA MTL Inc. money transmission activity, you may file you complain online at https://dbcf.ms.gov/complaint-form/.

## South Carolina

If you have a complaint, please contact BNXA USA MTL Inc., 1 East Liberty Street, Suite 600, Office 16, Reno, NV 89501, at 1-800-909-9664 or support@AXNAB.com or, through our **preferred** method, by raising a ticket at https://support.AXNAB.com/en/support/tickets/new. If you still have an unresolved complaint regarding BNXA USA MTL Inc.'s money transmission activity, you may file it by contacting the South Carolina Office of Attorney General. To make a complaint, please complete this form https://www.scag.gov/inside-the-office/legal-services-division/money-services/submit-a-money-transmitters-complaint/ or contact the South Carolina Office of Attorney General at 1000 Assembly Street, Room 519, Columbia, S.C. 29201 or at (803) 734-4200.

## Tennessee

Please note that BNXA USA MTL, Inc. is licensed by the Tennessee Department of Financial Institutions as a money transmitter and that this license and the required surety bond do not cover the transmission of virtual currency. The Tennessee Department of Financial Institutions does not regulate virtual currency.

## Utah

Virtual Currency Disclosure:

At this time, the Utah Department of Financial Institutions does not license or regulate services related to virtual currency.

## Virginia

BNXA USA MTL, Inc. is licensed by the Virginia State Corporation Commission as a money transmitter, but such license does not cover the transmission of virtual currency (Bitcoin).

## West Virginia

In connection with the Services as provided in the Customer T&Cs, you authorize and acknowledge that upon receipt and settlement of funds by us or our third-party service providers as disclosed in the Terms, satisfies any obligation to us to make payment for any Transaction.