IN THE HIGH COURT OF NEW ZEALAND CHRISTCHURCH REGISTRY

I TE KŌTI MATUA O AOTEAROA ŌTAUTAHI ROHE

CIV 2019-409-544

Under

Part 19 of the High Court Rules and Part 16 of the

Companies Act 1993

In the matter of

an application concerning CRYPTOPIA LIMITED (IN

LIQUIDATION)

And

In the matter of

an application by **DAVID IAN RUSCOE** and **MALCOLM**

RUSSELL MOORE of GRANT THORNTON NEW

ZEALAND LIMITED

Applicants

THIRD AFFIDAVIT OF DAVID IAN RUSCOE IN SUPPORT OF ORIGINATING APPLICATION FOR ORDERS FOR DIRECTIONS REGARDING THE DIGITAL ASSETS

Dated: 13 January 2020

BUDDLEFINDLAY

Barristers and Solicitors Wellington

Solicitor Acting: Scott Barker/Bridie McKinnon

Email: scott.barker@buddlefindlay.com/bridie.mckinnon@buddlefindlay.com

Tel 64 4 499 4242 Fax 64 4 499 4141 PO Box 2694 DX SP20201 Wellington 6140

THIRD AFFIDAVIT OF DAVID IAN RUSCOE IN SUPPORT OF ORIGINATING APPLICATION FOR ORDERS FOR DIRECTIONS REGARDING THE DIGITAL ASSETS

- I, **David Ian Ruscoe**, of Wellington, Chartered Accountant and accredited insolvency practitioner, swear:
- I am a Chartered Accountant by profession, and I am a partner in the Wellington office of the firm Grant Thornton. I am also a RITANZ accredited insolvency practitioner. I am authorised to swear this affidavit on behalf of the Applicants.
- 2. This affidavit is filed in addition to my earlier affidavit of 8 November 2019 at the request of counsel and in order to provide the Court with further evidence that may be relevant to determination of the application. I wish to refer to my earlier affidavit sworn on 8 November 2019, and the other affidavits referred to in that affidavit by way of background to this affidavit.

Advertising

- 3. At the request of counsel, we made inquiries into how Cryptopia advertised itself. It proved difficult to obtain any historic examples of advertising, however attached at **page 1** of annexure bundle **DIR4** are banner ads that Cryptopia ran on websites in early 2017.
- 4. In July 2018 Cryptopia developed a new marketing strategy. Attached at pages 2-17 of DIR4 is a document setting out Cryptopia's marketing strategy dated July 2018, and a fact sheet that we understand accompanies the marketing strategy. Attached at page 18 of DIR4 is an internal log of communication timings and activity between 16 September 2018 and 7 October 2018.
- 5. In addition to the banner advertisements, Cryptopia also marketed itself through sponsoring a few conferences and through posting on online social media channels such as Twitter and Facebook. The majority of Cryptopia's marketing was through online social media channels. For example, when the user interface of Cryptopia was updated in September 2018, it was predominantly marketed on social media channels, Twitter, Facebook, Linkedin and to its users through the various Cryptopia Discord Channels.



When was the SQL database first established? What is the oldest version of it that can be found?

6. The earliest version of the SQL database that we have access to is a copy of the database at 3 January 2018. We understand that Cryptopia always operated an SQL database, but we don't have any information to confirm this. We will require Rob Dawson or Adam Clark to provide a response to this. We may need to rely on s 261 of the Companies Act 1993 to obtain this information.

When did the screenshots for buying and selling and transferring that are in evidence go live? 2017?

7. The screenshots annexed to my earlier affidavit were taken in February 2018. We have not been able to identify the exact date that these screenshots went live, but we have identified that similar screenshots were previously available. Attached at pages 19 to 26 of DIR4 are the previous screenshots of buying and selling and transferring that were available. My colleagues have pulled these from archived Cryptopia webpages, and estimate that these could have been available from as far back as April 2016.

Earliest terms and conditions

8. The earliest cached version of the terms and conditions that I can find is January 2015. Attached at pages 27 to 28 of DIR4 is the earliest cached version. Prior to this Cryptopia was run by Rob Dawson and Adam Clark as a hobby through their personal emails, which we do not have access to.

Pooling of Digital Assets

9. I confirm that Cryptopia held all private keys to all cryptocurrencies and did not separate the allocation of company funds in a separate wallet before the hack. Company funds were pooled together with Customers. However, at the date of liquidation some cryptocurrencies that the directors considered were Company funds were separated by the directors and put onto a separate hardware wallet as part of the coin recovery process.

How did Cryptopia pay employees and business expenses?

- 10. Income accounts such as Withdrawal fees or Exchange income generated a corresponding entry in the SQL database. The various income streams Cryptopia had were separate accounts in SQL database which operated like a user account for Cryptopia. When a user traded for example 1 BTC .02 BTC would be added to the internal account balance of SYSTEM_CRYPTOPIA_INCOME.
- 11. To recognise income in the accounting system a weekly report was then pulled by the database administrator that summarised the daily trading fees for the previous week. The accounts administrator would then convert these fees to NZD and then import this report into Xero.
- 12. The underlying holdings of these accounts were reconciled to Xero whereby the income would be recognised as company assets. A journal entry would be recorded crediting the relevant income account and the debiting the relevant company asset account which was set up like a bank account in Xero. Revaluation of the actual crypto-asset in New Zealand Dollars occurred as part of the month end process via a manual journal entry.
- 13. There was no specific treasury function around the conversion of crypto-assets but generally if fiat was needed the Director of Finance and Administration would seek approval from management based on the amount due to creditors including payroll.
- 14. Once approval was obtained the Director of Finance and Administration would inquire with an over the counter crypto trader (OTC) based on the fiat needs. These traders allowed Cryptopia to convert Crypto to fiat and have proceeds deposited by wire transfer into Cryptopia's bank account. The OTC charged a commission for this service. Depending on the size of the trade Cryptopia often used an OTC based in Australian/New Zealand such as Oneify and Easycrypto. Business expenses were then paid as per usual using the payment function of the bank account.
- 15. The account that Cryptopia operated, which effectively backed the NZDT tokens, was a separate ASB account to the company account that paid out business expenses.



Deposits

- 16. I confirm that when a person made a deposit to Cryptopia, the following occurred:
 - (a) The deposit generated a new public and private key in Cryptopia's name on the blockchain of the particular cryptocurrency; this can be referred to as an "on chain transaction"; and
 - (b) Initially Cryptopia would treat the deposit as "unconfirmed" until it received a certain number of block confirmations (this was set by Cryptopia). The requirement for a certain number of block confirmations reduced the possibility that the on chain transaction would later be reversed due to events outside of the parties' control such as a fork in the blockchain, or a majority (51%) hack. Once the deposit reached the required number of block confirmations it would be "confirmed", the depositor would receive an entry in Cryptopia's SQL database of an equivalent amount to the deposit, less any deposit fee, which would show as a positive coin balance for the depositor in its account on the exchange. The depositor would then be able to trade, transfer, or withdraw its coin balance from Cryptopia.
 - (c) Trades on the exchange can be referred to as "off chain transactions", because they do not show up as a change in ownership on the particular cryptocurrency's blockchain.
 - (d) A withdrawal from Cryptopia is an on chain transaction, it would be recorded as a transaction from Cryptopia's public key to the user's public key. A new private key would be created when the withdrawal was transferred to a user, and the private key would only be known to the user.

Servers

- 17. At the date of liquidation Cryptopia's servers were held at two locations
 Phoenix USA and Christchurch at Cryptopia's offices. At one point in time
 Cryptopia also had servers in Amsterdam, Netherlands but this was all
 moved before 2018.
- We do not have a timeline of where the servers were located fromCryptopia's commencement in 2014. We will require Rob Dawson or Adam

Clark to provide a response to this. As discussed above, we may need to rely on s 261 of the Companies Act 1993 to obtain this information.

Sworn at Wellington

this 13th day of January 2020

David Ian Ruscoe

Before me:

NALO

Natasha Anne Lea Solicitor Wellington

A Solicitor of the High Court of New Zealand





EXHIBIT NOTE:

This is the exhibit marked "DIR4" referred to in the affidavit of DAVID IAN RUSCOE sworn at Wellington on 13th day of January 2020 before me:

Signature: A Solicitor of the High Court of New Zealand

Natasha Anne Lea Solicitor

Wellington



JULY 2018 highly confidential

Current situation

Cryptopia is a global cryptocurrency exchange based in NZ. We experienced significant growth during Dec 2017 and Jan 2018 and suffered reputational required to re-establish trust, entice users to return and attract new users. damage as a result of not being able to scale operations fast enough. This growth, market share and global exchange rankings. A marketing push is caused major user dissatisfaction and significantly affected our revenue



T

Objectives

Short Term - by December 2018

3,200,000 registered users

20% of users active per month

\$5million+ monthly fee rev (NZD)

• \$1.4 million fee listing revenue per month

To be ranked #40 on CMS (currently US\$35M per day)

First response – 1 hour

• Resolution - 90% of cases 1 business day

Multi-language support

Resource - 30% growth



Objectives - the numbers

			Actual												NUMBER OF STREET					
	88		Budget	3,211,966	642,393	5.246.646	1,402,861	#40	34.612.867	1038,385,003	5,218,409	1 hour	same day	206				TBC		
		growth	target	5%	202%	15%	5%	#40	20%		15%	Good	900							
			Actual																	(HNW etc)
	Nov		Budget	3,059,015	611,803	4,562,301	1,336,058	#45	28 844,056	865,321,669	4.537.747	1hour	same day	%88				TBC		New Products (HNW etc) Advertising Referral campaign
		growth	target		20%			#45	-		15%	Good	Good							NAG
			Actual																	90 30 30
	8		Budget	2,913,348	582,670	3,967,218	1272,436	#20	23,075,245	692,257,335	3,945,867	1hour	same day	%98				TBC		Advertising Promotional offers Promotional offers Partnerships Market Makers Improved charts
		growth	target	10%	20%	15%	10%	#20	15%		15%	gost	Good							4225
Berry 1995			Actual																	1 framps ts
	Sept		Budget	2,648,498	529,700	3,449,755	1,156,760	#22	20,065,430	601,962,900	3,431,189	1 hour	same day	84%				TBC		Events/Speaking Mobile launch Fist on rampatelf ramps New bare markets API (PIS
		growth	target		20%	15%	10%	#22	15%	•	15%	gosl	Gool							m x x X yipribri
			Actual																	se tracking eporting shboard a
	August		Budget	2,407,726	361,159	2,999,787	1051600	09#	17,448,200	523,446,000	2.983,642	1hour	24 hours	82%				Chinese & Russian		Multi-language Even U Refresh Mobi Email Marketing Flat Challeliny Movid Class Service API Sales strategy and tradeng API (mptoved rinden reporting) Shared support destribund and indiv KPIS
		growth	target	2%	12%	20%	2/01	09#	10%	•		minus 24	3 days					6		వే పెచ్చె ×ొక్క
		O	Actual t									mi	3							nev.
	out)			2,293,072	229,307	727,079	956,000	#65	15,862,000	475,860,000	2,772,402	3 hours	48 hours	208				None		GAC Coin Giveaway Content Half Price Fees Reputation Defender
		growth	target		K		3 %0		10% 和	47	10% 2									God Half Rep
		outo	130						9		Q.	minus 24	1week less							
				%-			13%													
			Actual	2,158,472	114,289	\$1,310,660	\$1,083,272	F				22				4.1		Norse		
	anne		Budget				\$956,000		14,420,000	432,600,000	2,465,820	24 hours	1 week	7.97	2	٠		None		
		growth	target	3%	3%	3%	20	%0	3%	7	3%	20	20%							
	Maty		Actual	2,120,270	58,264	\$2,406,954	\$956,000	\$9#	14,000,000	420,000,000	2,394,000	72 hours	2 weeks					None		
											1425				40	vey				
				Registered Users	Active users	ee revenue	Coin Listing Revenue	Ranking	Daily \$USD	Monthly \$USD	Fee revenue NZD	Support First Response	Support Resolution (90%)	Fixed on first contact	VIP Response and resolution	Customer Satisfaction Survey	Jptime	Multi-language support	Flesource?	CALENDAR OF ACTIVITY



Objectives

Long Term - 2019 and beyond

- To be a Top 20 exchange
- To launch lucrative new products
- To engage in partnerships that further our business



Broad Strategy and Timelines

	7.0							
DEC	Advertising 2.0 (linked to strong promotional offer for new users) (DEV TBC for tracking/ integration)	Surveys P2	New ProductsTBC					
NOV	Advertising 1.0 (DEV TBC for Advertising 1.0 (DEV TBC for strong promotional offer tracking/ integration) (for new users) (DEV TBC for tracking/ integration) tracking/ integration)	Referral campaign 1.0 (DEV/DBA/INFRA)						
ОСТ	Advertising 1.0 (DEV TBC for tracking/integration)	Market Maker Activity (post API V2 launch) (API / DEV / (DEV/DBA/INFRA) OPS / INFRA)	Mobile launch (DEV)	Events/Speaking	Partnerships / JVs (PARTNERS, BDM)			
SEPT	API v2	Improved charts (DEV)	Fiat on ramps/off ramps (DEV)	New base markets (DEV)	Sponsorship: Canterbury Tech Summit		Surveys P1	
AUG	Multi-language (DEV)	UI Refresh (DEV etc)	Email Marketing campaigns (DEV/DBA/INFRA)	Publicity	World Class Service (APP SUPPORT, DEV, OPS, CS)	Sales strategy and tracking	Secondary database set up: Improved internal reporting Surveys P1 via Power BI (DEV/DBA/INFRA)	Shared support dashboard and Indiv KPIS (DEV/DBA/INFRA)
JULY	Content strategy (outbound social content + giveaways)	QAC 2 Million Coin Giveaway (DEV/DBA)	Reputation Defender (start) (DEV/DBA/INFRA) (DEV)	Promotion: Half Price Fees				



Dependency

July - example of detailed planning

Content Strategy (outbound social content and giveaways)

- Drive engagement
 Drive trading volume/revenue
 Drive sign up

A	ACTIVITY	R	CREATIVE TACTICS
•	Tweet/Post every second day to drive engagement	٠	Ensure content is a mixed bag of polls, comps, giveaways and always has an image
	Launch Telegram channel (August)	•	Managed in a similar way to Twitter/FB
	Weekly Round up biog (plus monthly CEO/Founder updates) on Medium	• •	Make content that is engaging, relevant, industry related and informative. Crypto Weekly round up. James to write? I.e. new coins, delisted coins, industry news <u>etg</u> (similar content to a newsletter)
	New Help Centre articles weekly	٠	Ensure we're creating at least one article a week – user input where possible
	Welcome email	•	Launch welcome email (dev dependency) via SendGrid
	Linked in articles	•	Create content for Linked in that's more of a B2B focus. Who could create this content internally?
	YouTube video tutorials	٠	Create at least an instruction video a month



Intro to Crypto
 Intro to Blockchain
 Intro to flat on ramps/off ramps

aimed at new users:

Brand refresh

- Launching end of July (TBC)
- Planning major marketing activity around launch

SNEAK PEEK!



Logo discussion





USP (Cryptopia Exchange)

The world's largest range of cryptocurrencies



Positioning Statement

access to innovative new coins and is simple to use, fast and secure. Cryptopia hosts the world's largest For global cryptocurrency investors wanting to trade crypto, Cryptopia offers world class service, early regulations. Cryptopia promises to be the best and (be the) most transparent global cryptocurrency range of cryptocurrencies and is ethically run out of, and compliant with, New Zealand exchange platform.

**This is still a WIP as we need to clarify what 'the best' means



Customer Value Proposition

Grow your cryptocurrency investment today with the most transparent exchange platform and the world's largest range of cryptocurrencies.

Cryptopia is a fast cryptocurrency trading platform for global cryptocurrency investors who want to trade safely and we are dedicated to ensuring you can deposit, trade and withdraw your cryptocurrency coins securely whilst offering world class service.

- Discover the newest coins: experience choice with the world's largest range of coins
- Be safe: your security is paramount and we aim to keep your coins safe
- Peace of mind: ethically run out of, and compliant with, New Zealand regulations
- Get the best service: you deserve the best. You are our priority always.



Target Market

TARGET DEMOGRAPHICS

Existing Primary: 25-49 year old male global crypto traders/investors: Innovator/Early Adopters, high risk profile with some disposable income to invest Secondary: 25-49 year old female global crypto traders/investors: Innovator/Early Adopters high risk profile with some disposable income to invest.

New Vertical ideas for discussion:

- Fiat on/ramp on ramp investors (lower risk profile, higher disposable income, security seekers)
- Specific regions (China, Russia, Western Europe, Australia)
- Female investors

TARGET PSYCHOGRAPHICS

EXISTING TARGET MARKET NEEDS:

- Fast and reliable trading
- New coins on the market
- To utilise a secure exchange (trusted and reputable)
 - To trade using an exchange with reasonable fees
 - To buy crypto using their local currency
 - To half multiple base markets to trade
- To know they're not going to get ripped off or 'scammed'

To log in and track the progress/value of their investment

INTERESTS:

 New technology, cryptocurrency, trading, news, financial investments, social media, current trends, making money, gaming



Competitor Analysis

SUMMARY LINK:

https://cryptopia.atlassian.net/wiki/spaces/MAR/pages/67960842/Competitor+Summary

HIGHLIGHTS & RECOMMENDATIONS LINK:

https://cryptopia.atlassian.net/wiki/spaces/MAR/pages/94962016/Competitor+Analysis+Highlights +and+Recommendations



Key Selling Points (WIP)

KEY FEATURES (OUR)

World's largest range of Cryptocurrencies

Easy to use

Fast

World Class support

High level security

Compliance

Fiat on ramps/off ramps

Transparency

POTENTIAL OBJECTIONS KEY BENEFITS (MEANS YOU GET)

Discover new coins: start trading little known crypto gems first/early

Save time: Don't waste time signing up to

multiple platforms and apps

Earn more: faster trades means more

crypto for you

Confidence: you can always get help when you need it

investments are securely protected Rest easy: knowing your crypto

Peace of mind: we are ethically run out of, and compliant with, New Zealand regulations

your own local bank

Convenience: make a single transfer from

Reassured: We're real people with a real address in NZ



COUNTERS



Our mission is to enable the widespread adoption of digital currencies to give people control back of their money through faster, cheaper, and more efficient financial services. We aim to utilize Blockchain technology to open the Fintech sector to innovation.

Founding Story

Cryptopia Limited was started in 2014 by founders Rob Dawson and Adam Clark as a Cryptocurrency Exchange. Based in New Zealand, the Cryptopia Exchange has over **2 million** global users and the world's largest range of cryptocurrencies.

Our Social Presence

Facebook @cryptopiaexchange: 41,208 followers Twitter @Cryptopia_NZ: 234,555 followers

The Cryptopia exchange offers over **500** coins

Current no.

of Coins

Features List:

- Cryptocurrency Exchange
- API (public and private)
- Custom made Authentication device
- Curated coin information
- Paid coin listings
- 24/7 Customer Support
- Referral Program
- Trollbox (customer chat function, not designed for customer support)

In the Pipeline

- API improvements
- KYC

Removed Features

- *Marketplace (removed '18)*
- Forums (removed '18)
- Miningpool (removed '17)

Comms timings and activity

16/09/18 - hype tweet/post/discord

17/09/18 - launch tweet/post/discord

17/09/18 - Medium launch (turnaround story + first weekly update TBC)

23/09/18 - trading promo announcement

24/09/18 - Trading promotion launch tweet/post/discord

01/10/18 - trading promo reminder tweet/post/discord

06/10/18 - trading promo last chance tweet/post/discord

07/10/18 - Trading promotion finishes tweet/post/discord





How to Buy or Sell for Beginners!

Server Time: 12/20/2019 1:01:31 AM

Showing posts 1 to 6 of 6

1

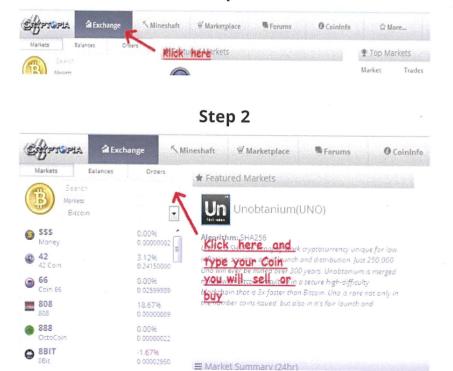
Lafu ☆☆☆☆ Gender: Unknown Country: Unknown

Threads: 103, Posts: 197

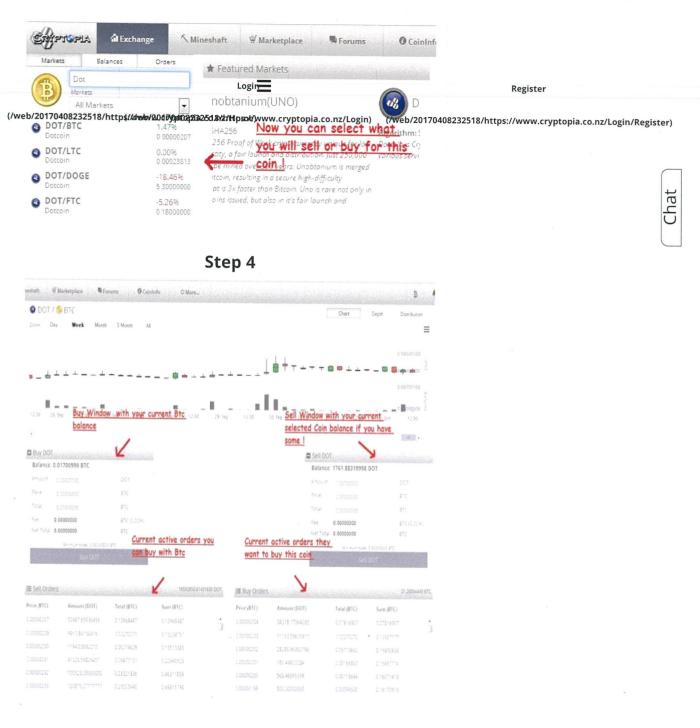
#0 (/web/20170408232518/https://www.cryptopia.co.nz/Forum/Thread/886?postId=5204)

If you want to Buy a Coin with Btc or Sell a Coin to get Btc follow this Steps please

Step 1



Step 3



Step 5



Step 6



Successfully completed Trade

I hope this Thread has helped you to Trade! Regards Lafu

Posted: 10/2/2016 5:07:46 PM



#1 (/web/20170408232518/https://www.cryptopia.co.nz/Forum/Thread/886?postId=6334)

This is a wonderful information and very helpful

Posted: 1/23/2017 9:39:29 AM



#2 (/web/20170408232518/https://www.cryptopia.co.nz/Forum/Thread/886?postId=6379)

Very helpful info/diagram I can used to explain to others without talking toomuch!. Loginate tty bunch) Register

(/web/20170408232518/https://www.cryptopia.co.nz/Login/Register)

Gender: Unknown Country: Unknown Threads: 0, Posts: 1

Posted: 1/28/2017 2:42:30 AM Edited: 1/28/2017 2:47:16 AM



Gender: Unknown Country: Unknown Threads: 103, Posts: 197

#3 (/web/20170408232518/https://www.cryptopia.co.nz/Forum/Thread/886?postId=645<mark>870</mark>

nice to hear this helps!

Posted: 2/4/2017 12:54:06 AM



소소소소소 Gender: Unknown Country: Unknown Threads: 0, Posts: 2 #4 (/web/20170408232518/https://www.cryptopia.co.nz/Forum/Thread/886?postId=7091)

Nicely done How-to but I think your Buy-Sell interface is rather intuitive as is and doesn't really need much explaining.;) Question: Does the exchange have market hours or is it 24/7? Thanks. :)

Posted: 3/14/2017 9:57:14 AM Edited: 3/14/2017 9:57:32 AM



Gender: Unknown Country: Unknown Threads: 69, Posts: 361 #5 (/web/20170408232518/https://www.cryptopia.co.nz/Forum/Thread/886?postId=7096)

Nicely done How-to but I think your Buy-Sell interface is rather intuitive as is and doesn't really need much explaining.;) Question: Does the exchange have market hours or is it 24/7? Thanks. :)

24/7 with a weekly scheduled maintenance that usually lasts less than 30mins

Posted: 3/15/2017 2:28:59 AM

Nex: 3/14/2017 9:57:14 AM

Showing posts 1 to 6 of 6

Information

Support

API

Social

Contact Us

Support

Public API

☑Twitter

Cryptopia IRC

Help & FAO

Private API

GFacebook

(http://web.archive.org/web/201704/08/2-15/25/25/25/18/4ttfpee//out-u/mats/ph/2017/04082/18/25/18/14/ttpp//out-ib.archive.org/web/201704/08/2-15/25/18 channels=cryptopia-ex)

LinkedIn

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(http://web.archive.org/web/201704 limited)

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Logir

Register

(/web/20170408232518/https://www.cryptopia.co.nz/Login) (/web/20170408232518/https://www.cryptopia.co.nz/Login/Register)

Chat

Search Posts

Login (/web/20170408232513/https://www.cryptopia.co.nz/Login)Register (/web/20170408232513/https://www.cryptopia.co.nz/Login/Register)

(/web/2017@408232513/https://www.cryptopia.co.nz/Home)

(/web/20170408232513/https://www.cryptopia.co.nz/Forum)

(/web/20170408232513/https://www.cryptopia.co.nz/Forum)

/ Information & Support

(/web/20170408232513/https://www.cryptopia.co.nz/Forum/Category/1)

/ Withdraw and Transfer for Beginners!

(/web/20170408232513/https://www.cryptopia.co.nz/Forum/Thread/892)

Withdraw and Transfer for Beginners!

Server Time: 12/20/2019 1:03:07 AM

Showing posts 1 to 1 of 1 1



Here is a help GUIDE if you want to make a withdraw from your **ACCOUNT** balance.

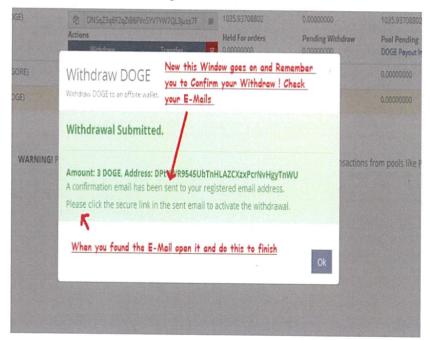
#0 (/web/20170408232513/https://www.cryptopia.co.nz/Forum/Thread/892?postId=5216)





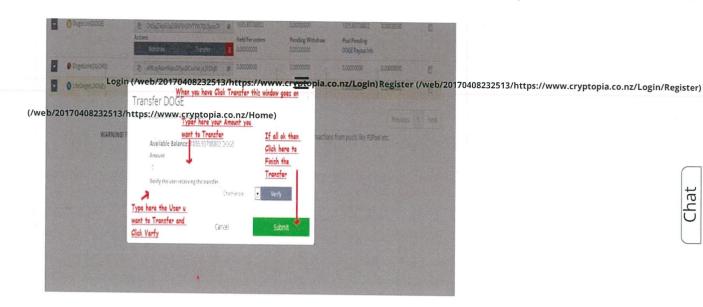


To Finish and Activate your Withdraw check your E-Mail



Transfer within only in Cryptopia from User to User





I hope this post will Helped you! Regards Lafu

Showing posts 1 to 1 of 1 1

Information	Support	API	Social
Contact Us	Support	Public API	☑ Twitter
(/web/20170408232513/https://www	(V.vurg/pxt20p13.00082ZB25511)@/15ttptau/ti)v	w w.varghpt20 01 <i>3.</i> 040822325153/https://ww	www.hattpp/Voyceib.eorahiz/Feorrg/w7EHb/2.2017254
Cryptopia IRC	Help & FAQ	Private API	G Facebook
(http://web.archive.org/web/201704	(0&2BZ2037104682&2btB#ttfpee/100	hew/mede/foxt20p13.04082/B25037/hCabes/ovx	WWhiteppYoyeib.evanix/Ecoreg/WElb/20177254
channels=cryptopia-ex)		71 1	LinkedIn
Privacy & Security			(http://web.archive.org/web/201704
(/web/20170408232513/https://www	w.cryptopia.co.nz/Home/Privacy)		limited)
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(/web/20170408232513/https://www	v.cryptopia.co.nz/Home/Terms)		
		ns (/web/20170408232513/https://www.crypt	Opia co nz/Home/Terms)

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Chat

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