

# Terms of use

## 1. Acceptance of Terms

By accessing and using the services provided by 0xPay s.r.o ("0xPay," "we," "us," or "our"), you acknowledge and agree to comply with these Terms of Use. If you do not agree with these terms, please refrain from using our services.

## 2. User Eligibility

You represent and warrant that you are not a resident or citizen of any of the following countries or regions:

- Democratic Republic of North Korea
- Iran
- Myanmar
- United States of America
- Russia
- Barbados
- Burkina Faso
- Cameroon
- Democratic Republic of Congo
- Gibraltar
- Haiti
- Jamaica
- Mali
- Mozambique
- Nigeria
- Philippines
- Senegal
- South Africa
- South Sudan
- Syria
- Tanzania
- Uganda
- Yemen
- Cuba
- Zimbabwe
- Crimea and Sevastopol
- The so-called Donetsk People's Republic
- The so-called Luhansk People's Republic
- Any other state, country, or region included in the Sanction Lists

### **3. Know Your Customer (KYC) and Anti-Money Laundering (AML) Compliance**

By using our services, you consent to the collection of your data to ensure compliance with KYC and AML obligations as required by applicable laws and regulations.

### **4. About 0xPay s.r.o**

0xPay s.r.o is a company registered in the Czech Republic under company number **19602065**. We are listed on the "licensed trade portal" as providers of services associated with a virtual asset, specifically "Poskytování služeb spojených s virtuálním aktivem."

### **5. Ownership by Everywhere Services LTD**

0xPay s.r.o is 100% owned by Everywhere Services LTD, a company registered in England and Wales.

### **6. Staking Disclaimer**

You acknowledge and understand that staking your assets with 0xPay does not guarantee any financial return and may result in a loss of value in fiat currency.

### **7. KYC Verification for Staking over \$10,000**

To stake an amount exceeding \$10,000, you must undergo a KYC verification process to confirm your identity and country of residence.

### **8. Right to Refuse Access**

We reserve the unilateral right to accept or refuse access to staking services to any individual, without providing a specific reason.

### **9. Disclosure to Authorities**

In the event of requests for collaboration or information from financial or judicial authorities, we may be obligated to disclose the collected information.

### **10. Governing Law**

These Terms of Use are governed by and construed in accordance with the laws of the Czech Republic.

### **11. Changes to Terms**

We may update these Terms of Use from time to time. It is your responsibility to review these terms periodically for any changes.