CashXChain

Terms of Service

VERSION 6.1 · EFFECTIVE FROM 1 SEPTEMBER 2026 · LAST REVIEWED 27 AUGUST 2026

These Terms of Service are the master contract between CashXChain and you. Everything else in this Legal Center either forms part of this contract or explains how we apply it. This is the only document you actively agree to.

1. Scope and parties

1.1 These Terms of Service govern the contract between CashXChain UG (haftungsbeschränkt), Feldkirchen-Westerham, Germany, registered under HRB 34664 at Amtsgericht Traunstein ("CashXChain", "we", "us"), and you as our business customer ("you", "the customer"). The contracting entity, the law that governs this contract, the courts and tribunals that hear disputes, and the language that prevails are set out in full on Contracting Entity & Governing Law, which forms part of this contract and is not restated here.

1.2 The platform is offered to businesses only. You confirm that you enter into this contract in the course of your commercial or professional activity and not as a consumer. We do not contract with consumers, and provisions of law that protect consumers do not apply to this contract.

1.3 Your own general terms and conditions do not apply, and do not become part of this contract, even where we perform without objecting to them and even where you refer to them in an order, a purchase order or any other document.

1.4 Individual agreements made with you in writing take precedence over these Terms of Service in the matters they cover.

2. Definitions

2.1 In this contract:

- **Account** means your account on the platform, including any sub-accounts and user accounts created under it.
- **API** means the application programming interface through which you may access the platform, governed additionally by the API Partner Terms.
- **Business Day** means a day other than a Saturday, Sunday or public holiday in Bavaria, Germany.
- **Order** means an instruction you give us to initiate a transfer of value.
- **Partner** means a licensed or supervised institution that performs a regulated payment, exchange, custody or settlement step in connection with an Order. The current Partners are named on Regulatory Status & Partner Disclosure.
- **Platform** means the CashXChain™ software, interfaces, dashboards and API through which the service is provided.
- **Sanctioned Person** means a person or entity that is designated under, owned or controlled by a person designated under, or otherwise the target of, applicable financial or trade sanctions.

- **Stablecoin** means a crypto-asset used for settlement that is designed to maintain a stable value by reference to a single official currency and that qualifies as an electronic money token under Title IV of Regulation (EU) 2023/1114 ↗ (MiCAR ↗), or under an equivalent regime outside the European Union. The Stablecoins currently used and their issuers are named on Regulatory Status & Partner Disclosure.

2.2 Headings are for convenience only and do not affect interpretation. "Including" means "including without limitation". References to a document in this Legal Center are references to that document as amended from time to time in accordance with clause 25.

3. Documents that form the contract

3.1 The following documents form an integral part of this contract and are incorporated by reference:

- Contracting Entity & Governing Law
- Order-of-Precedence Note
- Website & Platform Terms of Use
- Acceptable Use Policy
- Prohibited & Restricted Businesses
- Data Processing Addendum pursuant to Article 28 GDPR (the "DPA"), together with the Sub-processor List
- API Partner Terms, where you access the API
- Environments & Test Products, where you use a test or sandbox environment
- Complaints Procedure

3.2 Each of those documents is marked as part of this contract where it is published. Any other document in this Legal Center is a notice, a disclosure or a disclaimer: it informs you, it creates no contractual obligations between us, and it does not vary this contract.

3.3 Where the documents conflict, the Order-of-Precedence Note decides which prevails.

3.4 The Privacy Policy is a notice under Articles 13 and 14 of the General Data Protection Regulation (GDPR) ↗, not a term of this contract. Our contractual data protection obligations are in the DPA and in clause 19.

4. Formation of the contract

4.1 The presentation of the platform, of prices or of any product information does not constitute a binding offer.

4.2 The contract is formed when you submit a registration or an order form and we confirm in text form that your account is opened, or when we first make the platform available to you for live transactions, whichever happens first. Opening an account does not oblige us to execute any particular Order.

4.3 We may make formation conditional on the successful completion of the verification described in clause 8, on the acceptance of your business by a Partner, and on any additional condition we notify to you.

4.4 Where a separate order form, framework agreement or statement of work is signed between us, that document and these Terms of Service are read together as one contract.

5. Our role

5.1 CashXChain operates the technology and orchestration layer: the interfaces, the routing logic, the reconciliation and the reporting. We instruct Partners on your behalf and present the result to you.

5.2 The regulated steps — the conversion between official currency and Stablecoin, the holding of funds, and the execution of the regulated payment, transfer or exchange — are performed by a Partner under that Partner's own licence and under that Partner's own regulatory responsibility.

5.3 CashXChain does not hold your funds, does not operate a payment account for you, does not provide credit, and does not provide investment, tax or legal advice. Where funds are held before or after a transfer, they are held by a Partner under that Partner's own safeguarding obligations. Our regulatory position is described on Regulatory Status & Partner Disclosure.

5.4 We may change which Partner performs a given step, add Partners, or remove Partners, without your consent, provided the service you receive remains materially equivalent. Where a change of Partner requires new verification of your business, clause 8 applies.

6. Partner relationships

6.1 The regulated steps described in clause 5 are performed by Partners under their own licences. Each Partner requires a contractual relationship with you, as its own customer, in addition to this contract.

6.2 By accepting these Terms of Service you also accept the terms of the Partners named in clause 6.5, where that Partner has authorised us to obtain your acceptance on its behalf.

6.3 Where a Partner runs its own onboarding, you accept that Partner's terms directly in that process. Where you have also accepted them under clause 6.2, the two acceptances do not conflict: the first lets the relationship be opened for you, the second is the Partner's own record of it. Where a Partner is not named in clause 6.5, its own onboarding is the only place you accept its terms.

6.4 A Partner's terms apply in the version in force from time to time. They exist between you and that Partner, we are not a party to them, and we cannot amend them; clause 25 does not reach them. Your obligation to comply with them is owed to us under clause 14.5.

6.5 The Partner terms you accept are:

- **Stripe Technology Europe, Limited** — card acquiring and payment processing. You accept the Stripe Connected Account Agreement ↗ (retrieved 19 August 2026), which incorporates the Stripe Services Agreement ↗ (retrieved 19 August 2026) by reference.
- **Sokin** — accounts in your own business name, local and international payments, and currency conversion. In using services provided through Sokin, you agree to engage with Plata Capital Canada INC. trading as Sokin, in accordance with Sokin's Terms and Conditions ("Sokin T&Cs"), available at sokin.com/platform-terms-conditions ↗ (retrieved 26 August 2026). In the event of any discrepancy between the Sokin T&Cs and any other document, the Sokin T&Cs shall prevail to the extent that the discrepancy relates to the Services provided by Sokin.

Every other Partner takes your acceptance in its own onboarding under clause 6.3. Who each Partner is, what it is authorised to do and why we work with it is on Regulatory Status & Partner Disclosure.

6.6 Where a Partner relationship does not come into existence, is refused, ends, or is terminated by that Partner, we may suspend or withdraw the affected function.

6.7 A Partner's terms govern the step performed by that Partner. Where they conflict with this contract in respect of that step, the Partner's terms govern it. Where the wording in clause 6.5 states that rule in a Partner's own words, it states this same rule for that Partner's services and not a wider one.

6.8 You authorise us to act for you towards a Partner, and to make and receive statements for you, only so far as is necessary to: (a) submit your onboarding and due-diligence information to that Partner and answer its requests for more; (b) open and set up the accounts and access that Partner provides for you; and (c) transmit your instructions to that Partner and receive its responses. That is the whole of the authority. It does not extend to concluding, varying or terminating any agreement between you and a Partner, to disposing of your funds, or to anything beyond those three purposes. You may withdraw it at any time by notice to us; if you do, we can no longer operate the affected Partner functions for you and may suspend or withdraw them.

7. Where we operate

7.1 We serve business customers established in the jurisdictions we support at the relevant time. Availability depends on Partner coverage and may change.

7.2 We do not onboard customers, and do not process Orders connected with, the countries and territories listed as restricted or prohibited on Prohibited & Restricted Businesses. That list forms part of this contract and is updated from time to time.

7.3 You are responsible for satisfying yourself that your use of the platform is lawful where you are established and where your counterparties are established. We give no assurance that the service is appropriate or available in any particular jurisdiction.

8. Onboarding and ongoing due diligence

8.1 Before you may transact, and at intervals afterwards, you and your beneficial owners, directors and authorised representatives must complete the business identity, ownership and source-of-funds verification required by us and by our Partners. What we check and why is described on the KYC / KYB Notice.

8.2 You must provide complete, accurate and current information and supporting documents, and must tell us without undue delay of any change to your legal form, ownership, control, beneficial owners, registered address, business activity, or the countries you transact with.

8.3 We may repeat or extend verification at any time, including on a change in your circumstances, on a request from a Partner or an authority, or on a risk indicator identified by our monitoring.

8.4 We may decline to open an account, decline to reactivate one, or close one, at our reasonable discretion. Where the law, a regulatory requirement or a confidentiality obligation prevents us from giving you the reason, we will not give it.

9. Your account and users

9.1 You are responsible for everything done through your account. Access credentials, API keys and security tokens are confidential and must not be shared, published or transferred.

9.2 You must maintain appropriate technical and organisational security on your side, including multi-factor authentication where offered, prompt removal of leavers, and segregation of duties for payment initiation.

9.3 You must notify us at security@cashxchain.com without undue delay of any actual or suspected compromise of your credentials, of your systems used to access the platform, or of any unauthorised Order. Until you notify us, Orders received through your account are treated as authorised by you.

9.4 You may create user accounts for your personnel. You remain responsible for their acts and omissions as if they were your own, and you must ensure they comply with this contract.

10. Orders, execution and finality

10.1 An Order becomes binding on you when you confirm it in the platform or submit it through the API and it passes our and our Partner's checks. We are not obliged to accept or execute any Order.

10.2 You are responsible for the accuracy of the payment details you provide, including the beneficiary's name, account identifier and any reference. Where the platform offers a payee verification service and it indicates a mismatch, and you proceed anyway, you accept the consequences of proceeding to the extent permitted by law.

10.3 Execution times are estimates and depend on Partner processing, network conditions and applicable screening. We do not guarantee that an Order will be executed by a particular time.

10.4 Once a Partner has executed an Order, it cannot be recalled by us. Settlement on a public blockchain is final and cannot be reversed. A recall or return depends entirely on the voluntary cooperation of the beneficiary and of the institutions in the chain, and we do not undertake to obtain it.

10.5 We may delay, decline, hold, reverse where technically possible, or return an Order where required by law, by a Partner, by an authority, or where our screening produces an alert. Where the law prevents us from telling you why, we will not tell you.

10.6 Transfers are made only between accounts held at regulated providers. We do not send to, or receive from, self-hosted wallets.

11. Settlement asset and network risk

11.1 Settlement uses Stablecoins on public blockchain networks, currently Solana and EVM-compatible networks including Polygon PoS, with further networks added over time.

11.2 In the ordinary flow you pay in and receive an official currency and do not acquire, hold or control crypto-assets. You therefore carry no direct crypto price exposure in that flow.

11.3 A Stablecoin may nevertheless lose its peg, an issuer may suspend redemption, and a blockchain network may halt, fork, congest or fail. Those risks are inherent in the settlement method and are not within our control. Their allocation between us is governed by clause 21, and they are described in more detail in the Crypto-Asset Risk Warnings.

11.4 We may change the settlement route, the Stablecoin used or the network used for any Order, including after the Order has been placed, where this is necessary or reasonable for execution.

12. Fees, exchange rates and taxes

12.1 Our fees and the reference rate we use are shown to you before you commit to an Order, or are set out in a separate order form.

12.2 The exchange rate applied to an Order is the rate available at the moment the Order is executed, not the rate displayed when it was created. Rates move, and an indicative rate is not a quotation.

12.3 Partner charges, correspondent charges, network fees and beneficiary-bank charges may be deducted along the chain. Where they are not within our control, we do not warrant the amount that will arrive.

12.4 We may change fees for future Orders on notice in text form. A change of fees does not affect an Order already executed.

12.5 All amounts are exclusive of value-added tax and of any other tax, duty or levy, which you bear in addition where applicable. You are responsible for your own tax position, including any withholding, reporting or filing obligation arising from your use of the platform.

13. Payment, set-off and default

13.1 Fees are due as stated in the platform or in the order form and are payable without deduction.

13.2 You may set off against our claims only with a counterclaim that is undisputed or has been finally determined by a court or an arbitral tribunal, and you may exercise a right of retention only in respect of a counterclaim arising from the same contractual relationship. To that extent you waive set-off in advance in accordance with Art. 126 OR ↗.

13.3 We may set off any amount you owe us against any amount we owe you, and may recover an amount you owe us by deduction from a subsequent Order, on notice to you.

13.4 On late payment, default interest accrues at 8% per annum from the due date until payment, or at the highest rate permitted by law if that is lower. This replaces the statutory rate in Art. 104 OR ↗. We reserve the right to claim further damage caused by the delay.

14. Your obligations and representations

14.1 You represent and warrant, on each day on which you use the platform, that:

- you are validly incorporated or registered and have the power and authority to enter into and perform this contract;
- the persons using the platform on your behalf are authorised to do so;
- the information you have given us, including on ownership and control, is complete, accurate and current;
- the funds you transfer derive from lawful sources and the purpose of each Order is lawful;
- neither you, nor your beneficial owners, directors or authorised representatives, nor any counterparty of an Order, is a Sanctioned Person;
- your business is not one that is prohibited under Prohibited & Restricted Businesses, and where your business is a restricted one you have disclosed it to us and satisfied any condition we set; and
- your use of the platform complies with the law applicable to you.

14.2 You must not structure Orders to avoid reporting thresholds or monitoring, must not give false or misleading originator or beneficiary information, and must not use the platform on behalf of an undisclosed third party.

14.3 You must cooperate with reasonable requests for information from us, from a Partner or from an authority acting through us, and must respond within the time we reasonably specify.

14.4 A breach of clause 14.1, 13.2 or 13.5 is a material breach.

14.5 Where a Partner requires a direct contractual relationship with you, you must comply with that Partner's terms in full for as long as that relationship exists. A breach by you of a Partner's terms is also a breach of this contract.

14.6 During the term and for twelve months after it ends, you must not contract directly with a Partner for services materially equivalent to those you receive through the platform, where your relationship with that Partner arose through us. This does not apply to a relationship with that Partner that existed before we introduced you, or that you establish independently of the platform.

15. Acceptable use

15.1 Your use of the platform must comply with the Acceptable Use Policy and with Prohibited & Restricted Businesses. Both form part of this contract.

15.2 You must not attempt to access systems, data or accounts you are not authorised to access, introduce malicious code, conduct load or penetration testing without our prior written consent, scrape or systematically extract data, circumvent rate limits or transaction controls, or use automated access outside the API Partner Terms.

15.3 Testing that is coordinated with us under Responsible Disclosure is permitted on the terms stated there.

16. Availability and changes to the service

16.1 We aim for high availability but do not warrant that the platform will be uninterrupted or error-free. Where a service level is agreed, it is agreed in a separate written document; in the absence of such a document no service level is owed.

16.2 We may carry out maintenance, and may suspend the platform or a part of it for maintenance. We will give reasonable notice where the maintenance is planned, and no notice where it is urgent or required for security.

16.3 We may change, improve, add to or discontinue features of the platform. Where a change materially reduces the functionality you use, we will notify you before it takes effect and you may terminate the affected service with effect from that date.

16.4 Test and sandbox environments carry no availability commitment at all and may be reset or withdrawn at any time. Environments & Test Products applies to them.

17. Intellectual property, your content and feedback

17.1 The platform, the software, the documentation, the interfaces, the trade marks and all other intellectual property in them are and remain ours or our licensors'. Our trade mark position is set out on IP & Copyright.

17.2 We grant you a non-exclusive, non-transferable, non-sublicensable licence to use the platform for your own internal business purposes for the term of this contract. Nothing else is granted, expressly or by implication.

17.3 You must not copy, modify, decompile, reverse-engineer or create derivative works of the platform except to the extent that mandatory law permits it and only after you have asked us for the information you need and we have not supplied it within a reasonable time.

17.4 You retain ownership of the data and content you submit. You grant us a non-exclusive licence to host, process, transmit and display it for the purpose of providing the service, of meeting our legal obligations, and of protecting the platform against fraud and abuse.

17.5 Where you give us feedback, suggestions or improvement ideas, we may use them without restriction and without owing you any payment, acknowledgement or confidentiality.

17.6 We may name you as a customer and use your name and logo in a factual customer list, unless you object in text form. We will not describe the substance of your transactions.

18. Confidentiality

18.1 Each party must keep the other’s confidential information confidential, must use it only for the purposes of this contract, and must protect it with at least the care it applies to its own confidential information of similar importance.

18.2 Confidential information does not include information that is or becomes public without breach, that the receiving party already held without a duty of confidence, or that it develops independently.

18.3 A party may disclose confidential information where a law, a court, a regulator or a Partner’s regulator requires it, and may disclose it to its professional advisers under a duty of confidence. Where notice of the disclosure is lawful, it will give notice.

18.4 This clause survives termination for three years, and for as long as the information remains a trade secret in the case of source code, security architecture and cryptographic material.

19. Data protection

19.1 Where we process personal data on your instructions in providing the service, we do so as your processor and the DPA applies. It forms part of this contract.

19.2 Where we determine the purposes and means of processing — in particular for identity verification, financial-crime screening, fraud prevention, security, record-keeping and our own legal compliance — we act as an independent controller, not as your processor, and our processing is described in the Privacy Policy.

19.3 Each party is responsible for its own compliance with data protection law in its own role. You are responsible for having a lawful basis for the personal data you submit and for providing the required information to the individuals concerned.

19.4 Sub-processors are listed on the Sub-processor List, and changes to it are notified as set out in the DPA.

20. Third parties and open-source components

20.1 Partner relationships, the Partner terms you accept, and the effect of those terms on a regulated step are dealt with in clause 6.

20.2 Stablecoin issuers are third parties. We do not issue Stablecoins, do not guarantee redemption, and do not act as agent of any issuer.

20.3 The platform includes third-party and open-source components. Where a component’s own licence terms apply to you, those terms prevail over clause 17 for that component.

20.4 Links or integrations to third-party services are provided for convenience. We do not control them and are not responsible for them.

21. Liability

21.1 Unlimited liability. We are liable without limitation for damage caused by intent or gross negligence, for injury to life, body or health, for fraudulent misrepresentation, and wherever liability is mandatory under applicable law. Consistent with Art. 100 OR ↗, nothing in this contract excludes or limits liability for unlawful intent or gross negligence in advance.

21.2 Cap on liability. Subject to clause 21.1, our aggregate liability to you is limited to the total fees you paid us in the twelve months preceding the event giving rise to the claim. Where a claim arises from more than one event, the earliest of those events is the relevant one. This cap applies to every obligation under this contract, to every type of loss and to every basis of claim, and it is the only limit of amount that applies. Where fees were charged in more than one currency, they are converted into Swiss francs at the rate published by the Swiss National Bank for the date of the event.

21.3 Excluded loss. Subject to clause 21.1, we are not liable for indirect or consequential loss, loss of profit, loss of revenue, loss of anticipated savings, loss of goodwill or reputation, loss of business or business opportunity, business interruption, loss arising from a claim made against you by a third party, or loss or corruption of data. This clause is a separate and independent limitation. It applies whether or not the cap in clause 21.2 applies, and it stands if clause 21.2 is held unenforceable in whole or in part.

21.4 Auxiliary persons. Subject to clause 21.1, and to the extent permitted by Art. 101 OR ↗, our liability for auxiliary persons is limited in the same way as our own liability, and is excluded for slight negligence on their part.

21.5 Reduction rather than failure. Should a limitation in clauses 21.2, 21.3 or 21.4 be held excessive or unenforceable in whole or in part, the parties agree that it shall be deemed replaced by the most extensive limitation of liability that is permissible under the applicable law, and that the remainder of this clause 21 and of this contract shall remain in force. Each limitation in this clause 21 is a separate and independent provision, and the invalidity of one does not affect the others.

21.6 Matters outside our responsibility. Subject to clause 21.1, we are not liable for: the independent acts or omissions of a Partner in performing a regulated step under its own licence; the loss of a Stablecoin peg, the suspension of redemption by an issuer, or the insolvency of an issuer; the halting, forking, congestion, reorganisation or failure of a blockchain network; the consequences of payment details you supplied incorrectly; a delay or refusal required by law, by a Partner or by an authority; or loss arising from your own breach of this contract.

The exclusion for a Partner's acts or omissions does not apply to our own fault in selecting a Partner, in routing or transmitting an Order, in integrating with a Partner, or in the instructions we give.

21.7 Notice of claim. You must notify us in text form of any claim under this contract within twelve months of the date on which you became aware, or ought reasonably to have become aware, of the circumstances giving rise to it. This is a notification duty and does not shorten any statutory limitation period.

21.8 Scope. The limitations in this clause apply to every basis of claim, contractual and non-contractual alike, and apply in favour of our directors, employees and agents as well as in favour of us.

22. Indemnity

22.1 You will indemnify and hold us harmless against all claims, proceedings, losses, fines, penalties, damages and costs, including reasonable legal fees, arising from:

(a) your breach of this contract;

(b) your misuse of the platform;

(c) information you gave us that was incorrect, incomplete or fraudulent;

(d) a claim by a third party relating to an Order you initiated, to the extent arising from your conduct, your breach of this contract, or information you provided;

(e) your breach of a Partner's terms;

(f) a claim brought against us by a Partner arising from your conduct, from information you gave that Partner, or from your use of that Partner's services; or

(g) your failure to comply with the law applicable to you.

This indemnity does not apply to the extent the claim was caused by our own breach of this contract, our negligence or our wilful misconduct.

22.2 We will notify you of a claim covered by clause 22.1 and will not settle it without your consent, which you may not unreasonably withhold or delay. We may conduct the defence ourselves where the claim also concerns the platform, our regulatory position or another customer.

23. Force majeure

23.1 Neither party is liable for a failure or delay in performing an obligation, other than an obligation to pay money, caused by an event beyond its reasonable control. This includes war, civil unrest, terrorism, epidemic, natural disaster, industrial action other than by its own workforce, failure of a public telecommunications or electricity network, failure or halt of a blockchain network, an act of an authority, and the withdrawal or suspension of a Partner's licence or of a Partner's services.

23.2 The affected party must notify the other without undue delay and must use reasonable efforts to resume performance.

23.3 Where the event continues for more than sixty days, either party may terminate the affected service on notice in text form, with no liability arising from the termination itself.

24. Term, suspension and termination

24.1 This contract runs for an indefinite term. Either party may terminate it for convenience on thirty days' notice in text form, unless a longer term or notice period is agreed in an order form.

24.2 We may suspend or restrict your access, block or decline Orders, close your account, or refuse service where we reasonably determine that any of the following applies: a suspected breach of this contract, of the Acceptable Use Policy or of applicable law; suspected involvement in fraud, money laundering, terrorism financing, sanctions evasion or other financial crime; a request or requirement from a Partner or its regulator; an order or request from a competent authority; a reputational, security or integrity risk to the platform or its users; a verification issue, including failed re-verification, false information or undisclosed beneficial ownership; payment default, chargeback abuse or excessive dispute activity; or, at our reasonable discretion and on notice, any other legitimate business reason.

24.3 Depending on the severity of the circumstances we may suspend access immediately and without prior notice for good cause, suspend access on reasonable notice, or terminate on the contractual notice period. We will act proportionately.

24.4 Either party may terminate this contract with immediate effect for good cause. Good cause exists for us in particular where clause 24.2 applies and the circumstances make it unreasonable for us to continue, and where a material breach is not remedied within a reasonable period after we ask for it.

24.5 These measures are contractual platform-access controls exercised as operator of the platform. They are not regulatory freezing actions, which only a Partner as the obliged institution can take. Our position on financial-crime obligations is set out on the Public AML Statement.

24.6 CashXChain does not hold your funds. On suspension or termination, any funds in the chain sit with a Partner, and you may need to deal with that Partner directly to recover or release them.

24.7 You may close your account at any time once pending Orders are complete. Termination does not affect Orders already executed, fees already accrued, or our record-keeping obligations, which continue for the retention periods stated in the Privacy Policy.

24.8 Clauses 13, 14.5, 14.6, 17, 18, 19, 21, 22 and 26 survive termination, together with any other clause that by its nature is intended to survive.

25. Changes to these terms

25.1 We may change these Terms of Service and the documents that form part of this contract. We will notify you of a material change before it takes effect, in text form to the address you have given us or through the platform. The notice sets out what is changing and from when.

25.2 If you do not object in text form before the change takes effect, the change is treated as accepted. We will say so clearly in the notice. You may terminate this contract free of charge with effect from the date the change takes effect.

25.3 Where a change is required by law, by a regulator, or by a Partner's regulator, it may take effect on shorter notice, or immediately where the requirement allows no notice at all. We will tell you as soon as we can.

25.4 Editorial corrections that do not alter the substance take effect immediately and are not notified. Every change, material or editorial, is recorded on the Versioned Terms Archive & Change Log.

26. Notices, complaints and final provisions

26.1 Complaints. You may complain at complaints@cashxchain.com. We acknowledge and respond within the time frames set out in the Complaints Procedure, which also names the competent authority if you remain dissatisfied.

26.2 Notices. Notices under this contract must be in text form. Ours are valid when sent to the email address registered on your account or made available in the platform; yours are valid when sent to legal@cashxchain.com. You must keep your registered contact details current.

26.3 Assignment. Assignment and transfer of this contract are governed by Contracting Entity & Governing Law.

26.4 No waiver. A failure or delay in exercising a right is not a waiver of it, and a single or partial exercise does not prevent a further exercise.

26.5 Severability. Where a provision of this contract is or becomes invalid or unenforceable, the remainder stays in force, as Art. 20(2) OR ↗ provides for partial nullity. The parties agree that the invalid provision shall be deemed replaced by a valid provision that comes as close as possible to the commercial purpose the parties pursued with it. The same applies to a gap.

26.6 Entire agreement. This contract, together with the documents listed in clause 3.1 and any signed order form, is the entire agreement between us on its subject matter and replaces any earlier understanding on that subject matter. This does not exclude liability for fraudulent misrepresentation.

26.7 Precedence. Where these Terms of Service conflict with a document listed in clause 3.1, the Order-of-Precedence Note decides which prevails.

26.8 Governing law, forum and language. Governing law, jurisdiction, arbitration and the authoritative language version are governed exclusively by Contracting Entity & Governing Law. No other document, including this one, states a different position.