

Terms and Conditions

1. Acceptance of terms

These Terms of Use (“Terms”) constitute a legally binding agreement between you (“User”, “You”, “Your”) and BFinance Technologies s.r.o., legal address: Děčínská 552/1, Střížkov, 180 00 Praha 8 (“Company”, “We”, “Us”, “Our”) govern your use of and access to our services, including all features, content and services provided through the BFinance platform (collectively, the “Services”).

By using the Services, you acknowledge that you have read, understand and agree to these Terms. If you do not agree to these Terms, you must stop using the Services immediately.

2. Right of use

2.1 You represent and warrant that you are at least 18 years of age, have the necessary legal capacity to enter into this agreement, and have not been deprived of the right to use the Services in accordance with applicable law.

2.2. The Company reserves the right to request proof of age or identity and may deny access to the Services if such proof is not provided or if there is reason to believe that you do not qualify.

3. Account registration and security

3.1 Creating an Account

You may be required to register an account (“Account”) to access certain features of the Services. You agree to provide accurate, current and complete information when you register and to update it promptly as necessary. Company reserves the right to suspend or delete your Account if the information provided is found to be inaccurate, incomplete or out of date.

3.2. Account Security

You are responsible for maintaining the security of your credentials, including your password, and for restricting access to your Account. You agree to be responsible for all activities that occur through your Account. The Company will not be liable for any losses caused by unauthorized access.

3.3. Personal Use

Your Account is for personal use only, transfer, delegation or sharing by third parties is prohibited. The Company reserves the right to monitor your use of the Services for compliance with these Terms.

4. Payments, fees and refunds

4.1 Commissions and Fees

The Company reserves the right to charge fees for the use of the Services, including but not limited to transaction fees, currency conversion fees, administrative fees and other possible charges. All fees will be clearly stated at the time of the transaction or service request. By using the Services, you agree to pay all applicable fees and charges.

4.2. Payment Methods

Payment for use of the Services shall be made by the methods specified by Company. You authorize Company to charge all applicable fees to the payment method you select. If payment is refused, Company may suspend or terminate access to the Services until payment is successfully completed.

4.3. Refunds

All payments made to Company are non-refundable, except as required by law. The Company may, at its discretion, consider refunds in individual cases. Requests for refunds must be submitted in writing within seven (7) days of the transaction. The Company reserves the right to refuse a refund if the request does not comply with the Terms and Conditions or is fraudulent in nature.

5. Prohibited activities

The User agrees to use the Services solely for lawful purposes and in accordance with these Terms. The following activities are prohibited:

- Fraud, use of stolen payment instruments, identity theft.
- Use of the Services in sanctioned countries or by authorized persons.
- Infringement of the intellectual rights of the Company or third parties.

6. Compliance with the law

You agree to comply with all applicable laws and regulations, including data protection and anti-money laundering requirements. The Company reserves the right to request information to fulfill these requirements.

7. Limitation of liability

The Company shall not be liable for any loss, including but not limited to financial loss, resulting from the use of or inability to use the Service, regardless of cause, including technical failures, errors, transaction delays, third party actions or regulatory restrictions.

8. Compensation for losses

You agree to indemnify the Company and its representatives for losses caused by your breach of these Terms or by law.

9. Termination of use

Company reserves the right to suspend or terminate your access to the Services at any time in its sole discretion without notice.

10. Changes to the Terms and Conditions

The Company reserves the right to make changes to the Terms and Conditions at any time. Changes shall come into effect from the moment of publication on the website or notification of users.

11. Restricted countries

The service is not available for users located in the following countries: Afghanistan, Iran, North Korea, Cuba, Libya, Syria, Somalia, Sudan, Eritrea, Russia, Belarus, Ukraine, USA.

12. Prohibited categories for purchases

Users are prohibited from making transactions related to the following categories:

- Mining
- Adult Industry
- Stock Promotion
- Waste Management
- Arms Trading
- Retail/Manufacturing
- Casinos/Gaming
- Government/Military/Public Agency
- Marijuana Services Business

13. Dispute Resolution

13.1 All disputes and disagreements shall be settled through negotiations.

13.2 In case of impossibility to settle the dispute through negotiations, the dispute shall be considered in court in accordance with the current legislation.

14. Final provisions

14.1 These Terms and Conditions are a legally binding agreement between the User and the Company.

14.2 If any provision of the Terms is held invalid, the remaining provisions shall remain in force.

15. Contact Information

If you have any questions, please contact us:

Email: support@bfinance.app

Telegram: @bfinsupbot

Address: Děčínská 552/1, Střížkov, 180 00 Praha 8