

# Terms of Service

Last Updated Jan 5, 2025

These Terms and Conditions ("Terms") contained on this webpage constitute a legal agreement between you, as a prospective customer of **Bucks** ("Bucks", "we", "our" or "us"), and shall govern your access to and use of our services, including all pages within the website, mobile applications, dashboards, and other products and services (collectively referred to as the "Services").

These Terms apply in full force and effect to your use of the Services and by using any of the Services, you expressly accept all terms and conditions contained herein in full and without limitation or qualification, including our Privacy Policy. You must not use any of the Services if you object to any of these Terms.

The following terms and conditions, together with any other terms, rules, guidelines, or policies applicable to the Services and posted by Bucks or otherwise communicated to you in writing (collectively, the "Policies"), govern your access to and use of the Services.

By accessing or using the Services, you represent and warrant that you are of legal age to form a binding contract with Bucks and meet all eligibility requirements. If you are agreeing to these Terms on behalf of an entity, you represent and warrant that you have the authority to bind that entity, and references to "you" shall refer to such entity.

## 1. Governing Language

The governing language of these Terms and all communications between you and Bucks shall be English.

## 2. Age Restriction

The Services are directed to individuals aged 18 years and above. You may only use the Services if you are 18 or older. Bucks does not knowingly engage with individuals under the age of 18.

## 3. Account Registration

To access certain features of the Services, you will be required to create an account and complete onboarding with Bucks. You agree to provide accurate, current, and complete information during onboarding and to keep such information updated.

## **Sign-Up Process**

- Visit the Bucks website or mobile application
- Click on "Sign Up" or "Create Account"
- Provide required information such as email address, name or business name, and password
- Verify your email address
- Log in using your credentials
- Complete your profile information
- Complete KYC/KYB requirements, including submission of required documents and due diligence questionnaires

Bucks will conduct verification checks including sanctions screening, PEP checks, and adverse media reviews. Approval is at Bucks' discretion and applications may be declined where requirements are not met.

## **Biometric Information Consent**

By proceeding with identity verification, you consent to Bucks and its verification partners collecting and processing biometric information (including selfies or government-issued ID images) for identity verification, fraud prevention, and compliance purposes. Such information will be securely stored for no longer than required by applicable law.

## **4. Fees and Payment**

Certain Services may require the payment of fees. By using such Services, you agree to pay all applicable fees disclosed to you. Fees are non-refundable except where expressly stated otherwise in these Terms.

## **5. Intellectual Property**

All intellectual property rights in and to the Services, including trademarks, service marks, logos, software, and content, are owned by or licensed to Bucks. You are granted a limited, non-exclusive, non-transferable license to use the Services for lawful purposes in accordance with these Terms.

You may not copy, reverse engineer, decompile, modify, distribute, or otherwise exploit any part of the Services without Bucks' prior written consent.

## **6. License to Use the Services**

Bucks grants you a revocable, non-exclusive license to use the Services as permitted by these Terms. All rights not expressly granted are reserved by Bucks.

Any feedback or suggestions you provide may be used by Bucks without restriction or compensation.

## **7. Information Security and Warranty Disclaimer**

THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED. BUCKS DISCLAIMS ALL WARRANTIES INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AVAILABILITY, SECURITY, AND NON-INFRINGEMENT.

You are required to enable two-factor authentication (2FA). Bucks shall not be liable for losses arising from failure to enable or maintain 2FA.

## **8. Limitation of Liability**

To the maximum extent permitted by law, Bucks shall not be liable for any direct, indirect, incidental, consequential, special, or punitive damages arising out of or related to your use of the Services.

## **9. Indemnification**

You agree to indemnify and hold harmless Bucks, its officers, employees, and affiliates from any claims, damages, losses, or expenses arising from your breach of these Terms or misuse of the Services.

## **10. Breach of Terms**

If you breach these Terms, Bucks may suspend or terminate your access to the Services and take any action deemed necessary to protect its interests.

## **11. Cookies**

Bucks uses cookies and similar technologies to enhance user experience and security. Disabling cookies may limit functionality.

## **12. Data Privacy and Protection**

Bucks complies with applicable data protection laws. Please refer to our Privacy Policy for details on how your personal information is collected, used, and protected.

## **13. Governing Law**

These Terms shall be governed by and interpreted in accordance with the laws of the United States of America.

## **14. Termination**

You may terminate your agreement with Bucks by ceasing to use the Services. Bucks may suspend or terminate Services at any time for reasons including breach, fraud, or regulatory requirements.

## **15. Prohibited Activities and Restricted Jurisdictions**

Bucks does not support illegal, deceptive, or high-risk activities and may restrict Services in certain jurisdictions in accordance with regulatory and sanctions requirements.

## **16. Modifications to Terms**

Bucks may update these Terms from time to time. Continued use of the Services constitutes acceptance of the updated Terms.

## **17. General**

These Terms constitute the entire agreement between you and Bucks regarding the Services. If any provision is held invalid, the remaining provisions shall remain in full force.

## **18. Complaints**

For complaints, contact [support@usebucks.co](mailto:support@usebucks.co).

## **19. Contact Us**

Email: [support@usebucks.co](mailto:support@usebucks.co)

Business Hours: 9am – 5pm (Mon–Fri, excluding public holidays)

By accessing or using the Services, you acknowledge that you have read, understood, and agree to be bound by these Terms.