

Website Terms of Use

Effective Date: 7.17.2025

1. Introduction

Welcome to Caliza Financial Technologies, Inc ("Company," "we," "our," or "us"). These Website Terms of Use ("Terms") govern your access and use of our website www.caliza.com ("Website"). By accessing or using this Website, you agree to these Terms. If you do not agree, you should not use this Website.

2. Nature of Website and Services

This Website is intended to provide general information about our company, services, and industry-related content. The Company is a regulated entity and provides technology and related services that enable efficient cross-border transactions. This includes management of domestic and international payments, currency conversions pursuant to these Terms, and treasury management functionalities. Our services may be accessed through online platforms, application programming interfaces, or other channels we make available from time to time. Certain products and services may be offered and made available directly through this Website, subject to applicable legal and regulatory requirements. Users may engage with our offerings through digital channels provided on the Website, and such engagement may require registration, onboarding, or verification procedures in accordance with our policies and applicable laws.

3. Eligibility

This Website is intended solely for users who are 18 years of age or older, and use of the Site by anyone under 18 is unauthorized and in violation of these Terms of Use. By using the Website, you represent you are 18 or older and that you agree to and to abide by all of the terms and conditions of these Terms of Use. If you violate any of these Terms of Use, or violate any other agreement with us, we may terminate your registration, and any content or information that you have posted on the Website and/or prohibit you from using or accessing our products and services or the Site.

If you open a Caliza account and use certain services, federal law requires that we verify some of your information. You authorize Caliza to make any inquiries we consider necessary to validate your identity. These may be made directly or through third parties, including checking commercial databases or credit reports. We may need to ask you for further information, requiring you to provide your date of birth, a taxpayer identification number and other information that will allow us to reasonably identify you.

To help the government fight the funding of terrorism and money laundering activities, federal law, under the USA PATRIOT ACT, requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

4. Compliance with Applicable Laws and Regulations

Caliza complies with all relevant federal and state laws and regulations. We are registered with the Financial Crimes Enforcement Network ("FinCEN") as a Money Services Business under the registration number 31000289002876. We implement KYC, BSA, and AML policies designed to protect against illicit activities. You agree to cooperate with all compliance initiatives undertaken by Caliza, including any requests for identity verification, transaction documentation, or additional information needed to comply with applicable laws and regulations.

You have the right to receive disclosures and communications regarding your account and transactions in writing or electronically, as required by law. By using Caliza's services, you consent to receive all communications, disclosures, and notices electronically. You may withdraw your consent at any time by contacting us, but this may affect your ability to use our services.

5. Privacy

The Caliza Privacy Policy (www.caliza.com/privacy) explains how the personal information you provide is used, disclosed and/or protected.

6. No Advice or Endorsements

The content on this Website is for informational purposes only and should not be construed as financial, legal, investment, or professional advice. Any reliance on the information provided is at your own risk. References or links to third-party services or content do not constitute an endorsement or recommendation.

7. Intellectual Property Rights

All content on this Website, including but not limited to text, images, logos, trademarks, and software, is owned by or licensed to the Company and is protected by applicable intellectual property laws. You may not use, reproduce, modify, distribute, or display any portion of this Website without our prior written consent.

8. User Conduct

When using this Website, you agree not to:

- Use the Website for any unlawful purpose or in violation of applicable laws and regulations.
- Attempt to gain unauthorized access to any part of the Website or Company systems.
- Introduce viruses, malware, or any other harmful material.
- Misrepresent your identity or affiliation with any entity.

9. Third-Party Links and Content

This Website may contain links to third-party websites or content provided by third parties. We do not endorse, control, or assume responsibility for any third-party content, products, or

services. Your interactions with third-party websites are subject to their respective terms and policies.

10. Disclaimer of Warranties

This Website is provided on an "as-is" and "as-available" basis. We do not guarantee that the Website will be error-free, uninterrupted, or free of harmful components. To the fullest extent permitted by law, we disclaim all warranties, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, and non-infringement.

11. Limitation of Liability

To the maximum extent permitted by law, the Company, its affiliates, directors, employees, or agents shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages arising out of or in connection with your use of the Website, even if advised of the possibility of such damages.

12. Indemnification

You agree to indemnify and hold harmless the Company, its affiliates, and employees from any claims, damages, liabilities, and expenses arising from your use of the Website or violation of these Terms.

13. Changes to These Terms

We reserve the right to modify or update these Terms at any time without prior notice. Changes will be effective upon posting on the Website. Your continued use of the Website constitutes acceptance of the revised Terms.

14. Contact Information

If you have any questions about these Terms, please contact us at:

[Caliza Financial Technologies Inc.](#)

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