

Terms & Conditions (Terms of Service)

Last updated: 20 April 2026

1. Company details

This website, **i-swap.io** (the “Website”), is operated by **iSwap LLC** (“iSwap”, “we”, “us”, “our”).

Registered address: Beachmont Business Centre, Suite 448, Kingstown, Saint Vincent and the Grenadines.

Contact: support@i-swap.io

2. Acceptance of these Terms

By accessing or using the Website, you agree to these Terms. If you do not agree, do not use the Website.

3. What we do (non-custodial platform)

i-swap.io provides an interface that allows users to access **third-party** services, including:

- **crypto-to-crypto swap** functionality; and
- **fiat on-ramp** functionality,
each provided and executed by integrated third-party providers (“Providers”).

Important: iSwap is **non-custodial**. We do **not**:

- hold, custody, receive, or transmit user funds;
- execute swaps or on-ramp transactions;
- provide regulated financial, payment, exchange, broker-dealer, or custody services (unless explicitly stated otherwise in writing).

Transactions are executed **directly by Providers** under their own terms, policies, and compliance frameworks.

4. Third-party Providers; their terms apply

When you use swap or on-ramp functionality on the Website, you are interacting with a Provider. Your use of a Provider’s services is governed by **that Provider’s**:

- terms of service,
- privacy policy,
- fee disclosures,
- AML/KYC requirements,
and any other applicable documents.

We may link to Provider terms or display them within the user flow. You are responsible for reviewing and accepting them.

5. Eligibility

You must be at least **18 years old** (or the legal age in your jurisdiction) to use the Website. By using the Website, you confirm that you meet these requirements.

6. Prohibited use; sanctions and restricted jurisdictions

You may not use the Website:

- for any unlawful purpose, including money laundering, terrorism financing, fraud, sanctions evasion, or other illicit activity;
- if you are located in, ordinarily resident in, or acting on behalf of a person in a **restricted/prohibited jurisdiction** (as determined by us and/or any Provider);
- if you are subject to sanctions or are acting on behalf of a sanctioned person/entity.

We may apply reasonable access restrictions (e.g., geo/IP gating) and may block or restrict access at our discretion where required or appropriate.

7. Fees, rates, and transaction outcomes

Providers may charge fees and apply exchange rates, spreads, network fees, and other charges. iSwap does not control Provider pricing or transaction execution.

We do not guarantee:

- that a transaction will be completed;
- that you will receive a particular rate;
- that a Provider will approve you (including due to AML/KYC checks);
- that any blockchain transaction will confirm within a certain time.

8. No financial advice

Nothing on the Website constitutes financial, investment, legal, tax, or accounting advice. You are solely responsible for your decisions, including assessing risks and compliance obligations.

9. Risks (crypto and blockchain)

Crypto assets and blockchain transactions involve significant risk including volatility, irreversible transactions, network congestion, third-party failures, smart contract risks, and regulatory changes. You accept these risks when using the Website and Providers.

10. User responsibilities

You are responsible for:

- securing your wallet(s), private keys, recovery phrases, devices, and accounts;
- verifying transaction details (addresses, networks, amounts) before confirming any transaction;
- complying with applicable laws, including tax rules in your jurisdiction.

11. Intellectual property

All content on the Website (excluding third-party content) is owned by or licensed to iSwap. You may not copy, modify, distribute, or exploit it except as allowed by law or with our permission.

12. Availability; changes to the Website

We may modify, suspend, or discontinue any part of the Website at any time. We do not guarantee uninterrupted availability.

13. Disclaimers

The Website is provided on an “**as is**” and “**as available**” basis. To the maximum extent permitted by law, we disclaim all warranties, including implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

14. Limitation of liability

To the maximum extent permitted by law:

- iSwap is not liable for losses arising from blockchain network issues, third-party Provider actions/omissions, pricing, failed/declined transactions, or wallet/security incidents outside our control.

Some jurisdictions do not allow certain limitations; in such cases, limitations apply to the fullest extent permitted.

15. Indemnity

You agree to indemnify and hold iSwap harmless from claims, damages, liabilities, and expenses arising from your misuse of the Website, violation of these Terms, or violation of laws or third-party rights.

16. Termination

We may suspend or terminate access to the Website at any time, including if we suspect misuse, unlawful activity, or policy violations.

17. Governing law; disputes

These Terms are governed by the laws of **Saint Vincent and the Grenadines**, excluding conflict-of-law rules.

18. Changes to these Terms

We may update these Terms from time to time. The “Last updated” date shows when changes were made. Continued use of the Website means you accept the updated Terms.