

## TERMS OF USE

Effective date: May 25, 2025

These Terms of Service (the "Terms" or the "Agreement") govern the services for the sale and purchase of cryptocurrencies (the "Services"). Courtesy of METASWAP SPÓŁKA Z OGRANICZONĄ ODPOWIEDZIALNOŚCIĄ (METASWAP), registered in the Republic of Poland under registration number KRS 0001143298, NIP 7252350594 (hereinafter referred to as the "Company").

The Company's services are offered online through its website and webplatform (or mobile application): [www.macpay.com](http://www.macpay.com)

Use of services on the site means the user's full acceptance of these Terms. Additional information regarding the Company's services is explained in the Privacy Policy and the Cookie Policy. These documents are an integral part of the Agreement and by using the services of the Company, you confirm compliance with these documents. In case of disagreement with these Terms, the user has no right to use the services of the Company and its website as well. The terms of service of other service providers may take precedence over these Terms.

The Company provides its services to (a) individuals (individuals) who have reached the age of 18 (eighteen) years and have full legal capacity and the rights to enter into this Agreement in accordance with Poland law, citizenship law and legislation. living place; (b) legal entities that have full legal capacity and authority to enter into this Agreement in accordance with Poland law and the law of the state of registration. If you do not comply with these terms, you are not permitted to use this website and the Company's Services.

By entering into this Agreement and using the services of the Company, you confirm that you have all the rights and legal capacity to enter into this Agreement and use the services of the Company.

### 1. DEFINITIONS AND GENERAL TERMS OF THE AGREEMENTS

**Customer or Client** - an individual (natural person) not younger than 18 years old who has registered in the System and uses the Company's Services; a legal entity whose authorized representative has registered in the System and uses the Company's Services on behalf of and on behalf of this legal entity.

**Cryptocurrency (digital asset)** - a digital or electronic medium of exchange operating independently of a central bank, in which encryption techniques are used to regulate the generation of units and to

verify the transfer of units from one person to another. In these Terms and Conditions, Cryptocurrency is used from time to time as a final specification or placeholder for the amount of Cryptocurrency used in transactions.

**Services** - Services for buying and selling Cryptocurrency, Cryptocurrency Wallet Service.

**Account** - a personal profile on the Site, which allows the Client to use the Services of the Company.

**Cryptocurrency Wallet** – an electronic account opened by the Company on behalf of the Client on the cryptocurrency exchange platform for making Cryptocurrency Transactions.

**External Account** - Your bank account, e-wallet, virtual wallet address (identifier), which are not provided by the Company, unless otherwise specified.

**Transaction** - (i) the purchase by the Client of Cryptocurrency from the Company through this Site; (ii) the sale by the Client of Cryptocurrency to the Company through this Site; (iii) the sending of Cryptocurrency by the Client to the Company for the latter to place this Cryptocurrency in wallet.

**Fiat money** - the currency offered for Transactions on the Site, which has been established and used as money in accordance with government regulation.

**Funds** - Fiat money (in any currency), electronic money and Cryptocurrency that can be used for the Services.

**Agreement** - an agreement between the Client and the Company, which includes these Terms and Conditions and any other terms and documents (Additions, Rules, Declarations, Policies, etc.), including, but not limited to, information about websites, references to which are made in this Agreement, as well as the Terms of other service providers.

**Order** is an irrevocable request of the Client to the Company to execute one type of Transaction. The order is valid only if all the necessary data is provided by the Customer in the correct form.

**Identification** - a set of measures to obtain data about the Client, his representatives, other parties to a financial transaction (operation), determined in accordance with the legislation of the Republic of Poland, as well as to confirm the reliability of such data.

**Verification** is a set of measures to verify and (or) supplement data on the Client, his representatives and other parties to a financial transaction (operation) obtained during identification.

**AML/CFT requirements** – any legal requirements relating to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, trafficking in arms, drugs, human or wildlife, slavery, proliferation of weapons of mass destruction.

**Personal data** is any information relating to an identifiable person.

**Party/Parties** – the Company or the Customer/Company and the Customer.

**Authorized Third Parties** are persons employed by the Company to perform elements of the Services.

**The language of the Services** is English, Polish.

**You** and **your appeal** to you, i.e. to the Customer. "**We**", "**Our**", and "**Us**" refer to the Company.

## **2. SUBJECT OF THE AGREEMENT**

- 2.1 The Company provides the Services to the Client and executes the Client's Transactions in accordance with the terms of the Transaction posted on this Site, these Terms and related disclosures. The Client carries out Transactions through this Site using a Cryptocurrency Wallet or Account opened for the Client in the System. The Company will sell or buy only those Cryptocurrencies listed on the site, which are subject to change without prior notice to the Client.
- 2.2 The Company does not provide any investment or financial advice. The company is not a bank. Cryptocurrencies are constantly changing in value and they are not immune to loss of value. Any type of cryptocurrency purchases can depreciate quickly. The Client must not take on a risk that the Client cannot afford.
- 2.3 The company is not an investment or trading company. Our Services only exchange fiat currency to your designated Cryptocurrency-to-Cryptocurrency wallet.
- 2.4 These Terms are valid and apply to all Services of the Company, and the Client must read and agree to them before using the Services of the Company electronically by checking the appropriate boxes for the confirmation provided prior to the completion of the Client's registration in the System and the confirmation of the Client. Check.
- 2.5 The Client must not use the Services of the Company if any applicable laws in his country prohibit doing so in accordance with this Agreement.

## **3. REGISTRATION IN THE SYSTEM AND CREATION OF A CRYPTOCURRENCY WALLET**

- 3.1 Before using the Services, the Client must register in the System and open a Cryptocurrency Wallet or Account. When registering in the System, an Account is created for the Client. This Account is personal and only its owner, i.e. the client has the right to use it (login).
- 3.2 A Client may only have one Account. Multiple or linked accounts are not allowed. If the Company suspects that the Client has opened several accounts, the Company may, without prior notice, close the Client's accounts and/or terminate the Agreement.
- 3.3 The Agreement comes into force from the moment the Client accepts these Terms of this Agreement, as well as other necessary documents, including, but not limited to, the Privacy Policy. The agreement is valid for an unlimited time. Alternatively, if the Services are provided through cooperation with other service providers, the moment and procedure for entering into the Agreement may be determined in the Terms of such service provider.
- 3.4 By registering with the System, you agree to provide us with current, accurate, true and complete information about you, which may include, but is not limited to, your name, email address, postal address, telephone number, identification number, date of birth, tax identification number , personal bank account details, payment card details and any other required information, and you must update any of these details when using our Services. If necessary, we may request additional information, including in the event of any suspicious activity associated with your Account.
- 3.5 If the Client does not provide additional information and/or documents within a reasonable period specified by the Company, the Company has the right to suspend the provision of all or part of the Services provided to the Client.
- 3.6 The client bears the losses incurred in connection with the provision of false data.
- 3.7 By opening an Account, you expressly represent and warrant that:

you are at least 18 years of age and capable of being responsible for your actions, as well as having full legal capacity to accept these Terms and perform Transactions;

you have accepted these Terms and Conditions;

all information and data that you provide to the Company during the registration process and thereafter (including as part of any use of the Services) is true, current, complete and non-misleading and, where appropriate, matches the name(s) on the credit/ debit card(s) or other payment accounts to be used in Transactions;

you do not reside in any of the restricted locations;

you have not been suspended or removed from using the Company Services.

- 3.8 After successfully opening your Account after the Verification process, you can start using the Company's Services.
- 3.9 The Company may, at any time and in its sole discretion, refuse to open an Account, limit the Account that you may create and maintain, or suspend any Transaction while verifying any information provided by you.
- 3.10 You acknowledge that you are responsible for maintaining the strict confidentiality of your Account information, including your password. You understand that any compromise of your registration information may result in unauthorized access to your account by third parties, which may result in the loss or theft of cryptocurrencies or fiat money from your account, including linked accounts such as your linked bank and payment accounts cards.
- 3.11 The Client may perform any Transactions permitted by the crypto exchange platforms, including the conversion of one type of Cryptocurrency to another.
- 3.12 By accepting these Terms and Conditions, the Client gives the Company irrevocable permission to execute Transactions through the Cryptocurrency Wallet.
- 3.13 Third Party Service Providers may provide additional features or services to the Cryptocurrency Wallet not mentioned in these Terms. The customer may use them at his own risk.

#### **4. TERMS OF PAYMENT**

- 4.1 Transaction prices and exchange rates at which Cryptocurrency can be bought or sold, as well as commissions for the Services of the Company (hereinafter referred to as the "Commission") are indicated on the Site (or on the sites of other service providers). The Company may set Transaction prices, exchange rates and Commissions and/or change them from time to time in its sole discretion without notice to the Client. All this information will be posted on the Site and the Customer must familiarize himself with it before the start of the Transaction.
- 4.2 The Client must cover and pay all additional fees that may apply to the Transaction, including, but not limited to, the fees and commissions of any bank/payment institution/cryptoplatform. The Company will execute a Transaction for the amount of fiat money/Cryptocurrency received from the Client to the Cryptocurrency wallet, minus all commissions, fees and charges.
- 4.3 The Company undertakes to make reasonable efforts to provide the Client with an estimate of the fees and commissions of other service providers (including, but not limited to, banks, payment institutions, crypto platforms) prior to making a transaction, but does not provide any guarantees of results authenticity.
- 4.4 Commission is paid in accordance with the Terms of Commissions and Fees.
- 4.5 In the event that the Company reduces the total prices for the Services indicated in the System, the new prices will apply, even if the Client has not been informed of this.

- 4.6 By making a Transaction, the Client confirms that he has carefully read the prices, the Commission fees and the terms of the Payment transfers, as well as the prices for all applicable and relevant Services of the Company.
- 4.7 The Client undertakes to provide the Company with sufficient Funds to pay/withhold the Commission Fee.
- 4.8 All prices reflect the exchange rates specified in the transaction order.

## **5. ANTI-MONEY LAUNDERING AND TERRORIST FINANCING**

- 5.1 We comply with Know Your Customer (“KYC”), anti-money laundering (“AML”) and anti-terrorist financing (“CTF”) procedures, and these rules and related consequences apply to the Company Services.
- 5.2 The Company is committed to providing you with secure, compliant and reputable Services. Accordingly, the Company insists on a comprehensive and thorough customer due diligence process, as well as ongoing analysis and reporting.
- 5.3 KYC, AML and CFT procedures include monitoring of suspicious transactions and mandatory reporting to international regulators. By agreeing to our Terms and Conditions, you acknowledge and understand that the Company maintains levels of verification that require the participation and verification of the Client in order to obtain, with permission levels based on the information provided by the Client, our ability to verify it, and our internal policies. You agree that you may not be able to achieve the desired level of verification and the Company reserves the right to determine, in its sole discretion, the appropriate level of verification for any Client, as well as the right to downgrade Clients without prior notice.
- 5.4 The Company may, from time to time, enforce policies that limit screening levels based on nationality, country of residence, or any other factor. This may affect your ability to withdraw funds from your Account and you will indemnify the Company for any losses resulting from the inability to deposit and/or withdraw funds based on your verification level. The Company reserves the right to refuse registration or prohibit Transactions or terminate any relationship with any Client for any reason (or no reason) at any time.
- 5.5 The Company may transfer any of the procedures referred to in this section to an Authorized Third Party, provided that the relevant disclosure is posted on the Site.

## **6. GRANT AND WITHDRAWAL OF CONSENT, CANCELLATION OF ORDER**

- 6.1 The transaction is considered authorized only after the Client gives his Consent. Consent may be confirmed by an electronic signature, password or descriptor and/or other means of identity verification. Consent confirmed by any of the methods described in this clause is considered to be duly confirmed by the Client, has the same legal force as a paper document (Consent) signed

by the Client, and can be used as evidence in resolving disputes between the Company and the Client in courts and other institutions. The Client does not have the right to dispute the Transaction made by the Company if the Order is confirmed by the Consent submitted in the manner specified in this paragraph.

6.2 The Client agrees that the Company, when executing a Transaction, may transfer the Client's Personal Data owned by the Company to persons directly related to the execution of such a Transaction - crypto exchange platforms, international payment card organizations and other financial organizations involved in the execution of the Transaction.

## **7. PROHIBITED ACTIVITIES**

7.1 When using the Services, the Client does not have the right to

not comply with the Agreement, any of its Annexes, applicable law and other legal acts, including, but not limited to, legal acts related to combating the legalization of proceeds from crime and the financing of terrorism;

provide the Company with false, misleading or incorrect information;

refuse to provide information reasonably requested by the Company;

transfer and / or receive money obtained illegally;

refuse to cooperate with the Company in the investigation of violations and identification of the Client;

use the Account, the Cryptocurrency Wallet and the Services of the Company in a way that entails losses, liability or other negative legal consequences for the Company or other third parties;

take any other deliberate actions that may interfere with the provision of Services to the Client or third parties or disrupt the proper functioning of the System;

provide services prohibited by law or contrary to public order and morals;

disclose any personalized security features of the Account to third parties and allow others to use the Services on behalf of the Client, violate any law, statute, contract, regulation (including the fight against money laundering).

- 7.2 The Client shall indemnify all direct losses, fines and other monetary sanctions imposed on the Company due to non-compliance or violation due to the fault of the Client.
- 7.3 Access to the Services from a country where the Services are not provided by the Company is prohibited.

## **8. TERMINATION OR SUSPENSION OF SERVICES**

- 8.1 The Client and/or the Company may suspend or terminate the Client's Account or the Client's use of this Site and Services at any time, for any or no reason. To cancel the Services, please contact Us.
- 8.2 Except for the withdrawal of accumulated Funds, the Client will not be entitled to any remedy to terminate the provision of the Services in accordance with these Terms and applicable laws and regulations.
- 8.3 The Company reserves the right to change, suspend or discontinue all or any aspects of this Site at any time without prior notice.
- 8.4 Termination of these Terms does not release the Client from the proper performance of all obligations to the Company that arose prior to termination.
- 8.5 Depending on the situation and conditions of each individual Transaction, Transactions in progress may be stopped or executed in full upon termination of these Terms or suspension of the Account.
- 8.6 Upon termination of these Terms, the only Transaction permitted is the withdrawal of Funds in accordance with the AML Requirements.

## **9. PRIVACY AND DATA PROTECTION**

- 9.1 The Parties undertake to protect the technical and commercial information of each other, which became known to them in the course of the execution of this Agreement. The Client undertakes not to transfer the technical and commercial information of the Company to third parties without the written consent of the Company.
- 9.2 The Company is responsible for the safety of the Client's data, as well as for the process of storing and processing the Client's data when the Client makes a Transaction in accordance with the Terms of this Agreement.
- 9.3 If the Client loses the password of his Account or other passwords, the Client undertakes to immediately change the passwords or, if he is unable to do so, immediately (not later than within one calendar day) notify the Company about this. The Company is not responsible for the consequences arising from the failure to provide notice.
- 9.4 The Company draws the attention of the Client to the fact that e-mail and other tools associated with the Account are used as tools for communication with the Client and / or means of identifying



the Client. Thus, these tools and logins to them must be protected by the Client. The Client is solely responsible for the security of his email passwords and all other tools he uses, as well as his login passwords. Passwords are classified information, and the Client is responsible for its disclosure and for all transactions made after entering the password used by the Client for the relevant Account or other payment instrument.

9.5 The Parties expressly agree that messages sent by mail and e-mail may be considered as evidence in resolving disputes between the Company and the Clients.

9.6 The Company may transfer identification and verification procedures to an Authorized Third Party, subject to compliance with all requirements for the protection of Personal Data.

## **10. MESSAGES**

10.1 When you visit the Site or send us emails, you are communicating with us electronically. You also agree to receive communications from Us electronically. The Company will contact you by email or by posting notices on this Site.

10.2 You agree that all agreements, notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

10.3 You agree that in the event of any changes to any information provided by You to Us, including Your email address and other contact details, You will be solely responsible for updating them regularly. If We send any communication by email, it will be sent to Your email address that You provided to Us on the Site and in the Application, or to an Authorized third party, and it will be deemed received by You as soon as it is reflected as sent.

10.4 The Parties undertake to immediately inform each other of any circumstances relevant to the performance of the Agreement. The Client must submit documents confirming such circumstances (for example, changing the name, surname, signature, address, telephone number, other contact details, personal document, initiating a bankruptcy case of the Client, etc.), if this information has already been made public . is registered or not within 10 (ten) working days from the date of making changes.

10.5 If the Client provides the Company with documents that do not comply with the requirements established by the AML Requirements , legal acts, or the Company has reasonable doubts about the authenticity or correctness of the submitted documents, the Company has the right to refuse to execute the Transactions submitted by the Client, suspend the provision of other Services and / or require the Client to provide additional documents.

## **11. RISK POLICY**

11.1 Trading cryptocurrencies comes with significant risks. Prices may fluctuate on any given day. Due to such price fluctuations, you can increase or decrease the value of your assets at any time.

- 11.2 Any currency, virtual or not, may be subject to significant or sudden changes in value and may even depreciate. There is an inherent risk of incurring losses as a result of buying, selling or trading anything in the market. You should be aware that the risk of loss when trading or holding cryptocurrencies can be significant.
- 11.3 Cryptocurrency trading also comes with specific risks that are not usually associated with the official currency or commodities on the market. Unlike most currencies that are backed by governments or other entities or commodities such as gold or silver, a cryptocurrency is a unique kind of currency backed by technology and trust. There is no central bank or government regulator that can take corrective action to protect the value of cryptocurrencies in times of crisis, issue more currency, or balance price fluctuations.
- 11.4 Cryptocurrency trading can be subject to irrational (or rational) bubbles or loss of confidence that can collapse on supply and demand. For example, trust in cryptocurrencies can collapse as a result of unexpected changes imposed by software developers or others, government repression, the creation of superior competing alternative currencies, or a deflationary or inflationary spiral. Trust can also collapse due to technical issues, such as if the anonymity of the system is compromised, if money is lost or stolen, or if hackers or governments are able to prevent transactions from taking place.
- 11.5 Transactions in Cryptocurrency may be irreversible and, accordingly, losses due to fraudulent or accidental transactions cannot be reimbursed.
- 11.6 Due to the nature of the Cryptocurrency, any technological difficulties the Company encounters may prevent access or use of the Client's Cryptocurrency.
- 11.7 All risks mentioned in this section are not exhaustive, there may be additional risks that we have not foreseen or indicated in the Terms. You must carefully evaluate whether your financial situation and risk tolerance are suitable for buying, selling or trading cryptocurrencies.
- 11.8 The Company uses banking providers to receive your funds and make payments. Our banking providers do not transfer Cryptocurrency, exchange Cryptocurrency or provide any services related to Cryptocurrency.
- 11.9 Cryptocurrency markets have varying degrees of liquidity. Some of them are quite liquid, while others may be more subtle or illiquid. The company does not guarantee any profit from trading or any other activity related to the site.
- 11.10 The legal status of Cryptocurrencies (including the legality of their presence in civil commerce) in different countries may be uncertain. States may establish specific requirements under which the claims of the owner of Cryptocurrency related to the possession of Cryptocurrency are subject to judicial protection.
- 11.11 You undertake to know and understand how the circulation of Cryptocurrency is regulated by the laws of the state of which you are a citizen (subject) or in whose territory you reside.

11.12 You acknowledge that the possession and trading of cryptocurrencies creates certain security risks, including various security breaches or targeted hacker attacks. You accept these risks (including the risk of your cryptocurrency being stolen).

## **12. LIMITATION OF LIABILITY**

12.1 Clients are responsible for their actions in connection with the use of the Site, Service and Account. Customers are also responsible for protecting Site and Account access information, including, but not limited to, usernames, passwords, and bank account information. The Company is not responsible for the outcome, whether positive or negative, of any action taken by any of its Clients on or in connection with the Site or Services.

12.2 The Company is in no way responsible for any failure of the Transaction or losses caused by any error on the part of the Client, including if the Client provides misleading or incorrect information or details. In the event that the Client intentionally provides false information and / or provides any misrepresentation and / or attempts to create a false identity / identity and / or impersonate another person and / or tries to violate the Agreement, the Client is responsible for indemnifying the Company. and the Company may take all necessary legal action against the Company, including any criminal action.

12.3 If you have problems buying or selling cryptocurrencies from or from a third party, or if you believe that a third party has behaved in a fraudulent, misleading or inappropriate manner, you may notify us using the contact information. After evaluating your notice and related information, the Company may decide what action to take, if any. Our decision with respect to such disputes is final and binding on you. Notwithstanding anything contained herein, we reserve the right to decide whether there is a dispute with respect to any Transaction you make on the Site with a third party, and our decision thereon will be final and binding on you.

12.4 Force Majeure. The Company shall not be liable for delays, malfunctions, or interruption of the Services that are caused directly or indirectly by any cause or condition beyond its reasonable control, including, without limitation, any delay or failure due to any act of God, acts of civil or military authorities, an act of terrorism, civil unrest, war, strike or other labor dispute, fire, interruption in telecommunications or Internet or network service providers, failure of equipment and/or software, other disaster or any other incident that leaves beyond the Company's reasonable control and shall not affect the validity and enforceability of any remaining provisions.

12.5 The warranty period for the Services provided under this Agreement is 96 hours from the date of the Transaction on this Site.

## **13. LIMITED RIGHT OF USE**

13.1 Unless otherwise noted, all materials on this Site are the property of the Company and are protected by copyright, trademarks and other applicable laws. You may view, print and/or download copies of materials from this Site on any single computer and use the Company Services solely for your personal, informational, non-commercial use, provided you retain all copyright and other proprietary notices.

13.2 Trademarks, service marks and logos of the Company and others used on this Site ("Trademarks") are the property of the Company and their respective owners. The software, text, images, graphics, data, prices, transactions, charts, graphs, video and audio used on this Site belong to the Company. Trademarks and materials may not be copied, reproduced, modified, republished, uploaded, posted, transmitted, scraped, collected or distributed in any form or by any means, manual or automated. The use of any such materials in any other networked computing environment of the Site for any other purpose is strictly prohibited; any such unauthorized use may violate copyright, trademark and other applicable laws and may result in criminal or civil liability.

#### **14. RESTRICTED SEATS**

14.1 The Company may not provide the Services in all jurisdictions. We do not provide the Services to residents or citizens of countries that are subject to financial sanctions in accordance with the FATF recommendations.

14.2 The list is not exhaustive. While We strive to update the list as quickly as possible, Restricted Location restrictions will take effect when We become aware of them, and not when the Terms change.

14.3 We may restrict or prohibit the use of our Services by residents or citizens of the following jurisdictions (restricted areas): Jordan, Mali, Albania, Ghana, Vanuatu, Barbados, Botswana, Burkina Faso, Cambodia, Trinidad and Tobago, Cayman Islands, Bahamas, Haiti, Panama, Jamaica, Iraq, Afghanistan, Mauritius, Morocco, Myanmar, Nicaragua, Pakistan, Philippines, Senegal, South Sudan, Syria, Uganda, Yemen, Zimbabwe, Iran, North Korea, Russia, Belarus.

#### **15. FINAL PROVISIONS**

15.1 The Company may revise and unilaterally change these Terms and Conditions from time to time by updating the "Last Updated" date at the top of these Terms and Conditions. The relevant Terms will be posted on the Site. Please check the Terms and Conditions from time to time to notice any changes we have made as they are binding on you.

15.2 Changes come into force on the date set by the Company. Changes that make the Terms more advantageous for the Client shall take effect immediately, if indicated in the notice of the change. Changes in exchange rates and fees are effective immediately.

- 15.3** The Parties agree that the Client shall be deemed to have agreed to the changes, unless the Client notifies the Company of the opposite before the effective date of the changes. If the Client objects to the changes, the Client's Account and the Cryptocurrency Wallet are closed, and cooperation is terminated.
- 15.4** In the event that these Terms and Conditions are part of other Terms and Conditions, the procedure for making amendments and other changes may be specified in the latest Terms and Conditions.
- 15.5** We may, without notice, change the Services, add or remove features or functionality, discontinue the Services or features of the Services to you or users of the Site in general, or impose restrictions on the use of the Services.
- 15.6** These Terms shall be construed in accordance with the applicable laws of the Republic of Poland without regard to any conflict of laws rules. A waiver of any provision of these Terms shall not be deemed a waiver of any other provision or our right to require strict compliance with each of the terms herein. If any provision of these Terms is held unenforceable or invalid for any reason, that provision will be severable and all other provisions will remain in full force and effect.
- 15.7** You acknowledge and agree that the Company may freely assign this Agreement or any of its rights under the Agreement to any person without the consent of the Client. However, you may not assign this Agreement in whole or in part to another person without the prior written consent of the Company.
- 15.8** The Parties agree that the electronic form of this Agreement is legally equivalent to an agreement executed and signed in writing.
- 15.9** These Terms are governed by and construed in accordance with the laws of the Republic of Poland. The laws of the jurisdiction in which the Services are provided or where the Site is located also apply to the Company Services.
- 15.10** The parties agree that any dispute arising in connection with these Terms must first be resolved by direct appeal to the other party in an attempt to reach an amicable solution.
- 15.11** The titles of sections and articles of the Agreement are intended solely for the convenience of the Parties and cannot be used to interpret the provisions of this Agreement.
- 15.12** The Company is not responsible for the fulfillment of the Client's tax obligations, as well as for the calculation and transfer of taxes applicable to the Client.
- 15.13** If any provision of the Agreement is declared invalid, the other provisions of this Agreement shall not cease to be valid.
- 15.14** If you have any questions regarding these Terms of Use, your use of the Site or the Services, please contact our support team by sending a support request to [.dmitrii.mand@macpay.io](mailto:.dmitrii.mand@macpay.io)

**15.15** For general questions, complaints and/or any feedback please contact [dmitrii.mand@macpay.io](mailto:dmitrii.mand@macpay.io) . We will try to resolve your issue as soon as possible, but no later than within 15 days.

**15.16** If you do not wish to continue using our Services and would like to deactivate your Account with us, please contact us at [dmitrii.mand@macpay.io](mailto:dmitrii.mand@macpay.io).