

User Agreement

Last Updated: 14 September 2026

1. General Provisions

1.1. This User Agreement (hereinafter — the “Agreement”) sets out the terms of use of the **Office Card Service** (hereinafter — the “Service”) provided by **Financial Services LTD** (jurisdiction of incorporation: England and Wales, company number: 15556128, registered office: Flat 201, Lucienne Court, 72 Lindfield Street, London, E14 6GT, United Kingdom; hereinafter — the “Company”), and governs the relationship between the Company and the User using the Service (hereinafter — the “User”).

1.2. The Service is a separate functional module operating as part of the Main Product on the **Crypto Office platform** (hereinafter — the “Platform”), operated by **SoftVision Innovations S.A.** (jurisdiction of incorporation: Republic of Panama, RUC registration number: 155765203; hereinafter — the “Platform Operator”). Access to the Service is provided via the Telegram bot @officeapp (hereinafter — the “Bot”) and the associated Telegram Mini App.

1.3. The following are integral parts of this Agreement:

- The [Privacy Policy](#) of the Office Card Service;
- The [User Agreement](#) of the Crypto Office Platform;
- The [AML/KYC Policy](#) of the Crypto Office Platform — in the part governing the screening of operations involving the transfer of Digital Assets from the User’s Custodial Wallet used to top up Card Products. Identification, compliance-control and risk-assessment procedures relating to the issuance, servicing and use of the Card Products themselves are governed by the rules of the relevant Issuing Partner.

1.4. By accessing and using the Service, the User confirms that they have reviewed this Agreement and the terms of the Privacy Policy, understand their terms, accept them in full, and consent to the processing of their data.

IMPORTANT NOTICE: If the User does not agree with any provision of this Agreement or the related Policies, the User must immediately discontinue use of the Service.

2. Key Terms

The terms and definitions used and established by this document have integral meanings and are applied consistently across all documents of the Company posted in the relevant section of the Service on Telegram.

For the purposes of this Agreement, the following terms have the meaning set out below:

- **Main Product** — the software and technical system of the Platform Operator for handling Digital Assets and managing Custodial Wallets.

- **Partner (Issuing Partner)** — an independent licensed financial institution, payment institution, or processing centre that issues and services Card Products and holds fiat funds in actual custody.
- **CEX Exchange (Conversion Partner)** — independent centralised exchange platforms and liquidity providers engaged to perform technical operations for the conversion of the User's Digital Assets into fiat currency.
- **Card Product (Card)** — a virtual or physical payment card issued by the Issuing Partner and made available to the User for management through the Service interface.
- **Recorded Balance** — an informational entry displayed in the Service interface reflecting the amount of the fiat limit available to the User for carrying out operations on the Card. The fiat funds themselves are held in the accounts of the Issuing Partner.
- **Freeze and Unfreeze** — a function of the Service interface enabling the User, in real time, independently and without contacting support, to temporarily suspend or resume the ability to carry out operations on the Card.
- **Deletion (Closure) of the Card** — a final and irreversible action by the User in the Service interface to terminate servicing and cancel the Card Product.
- **Fees** — the cost of the Company's services, including charges for issuance, top-up, conversion, and other operations, displayed to the User in the Service interface prior to confirmation of an operation.
- The **KYC Procedure** — identification and identity-verification measures carried out exclusively by independent Issuing Partners and CEX Exchanges in accordance with their own rules, licences, and policies. The Company does not require completion of the KYC Procedure upon registration in the Service and does not carry out identity verification itself.

3. Subject Matter of the Agreement and Functions of the Service

3.1. The Company provides the User with access to the software tools of the Service, enabling the User to manage Card Products, carry out technical top-up and conversion operations, and interact with independent Issuing Partners through the Platform interface.

The Company acts as an administrative and technical intermediary providing the integration between the User and the Partners: the User's instructions (including for issuance, top-up, Freeze/Unfreeze, and Deletion of a Card Product) are transmitted by the Company to the relevant Issuing Partner in the form of technical requests; the actual execution of such requests, including the decision to approve, decline, or execute them, is carried out exclusively by the Issuing Partner.

3.2. Functionality of the Service

The Service enables the User to carry out the following actions in the interface:

- to apply for (request the issuance of) virtual and physical Card Products provided by the Partners;

- to top up the Recorded Balance of a Card Product by transferring Digital Assets from the User's account in the Main Product, with their subsequent automatic conversion into fiat currency through CEX Exchanges;
- to view the Recorded Balance, the Card details, and the history of operations carried out;
- to reallocate fiat funds (Recorded Balance) between the User's Card Products, or to credit the remaining funds from a closed/invalid Card back to the User's balance in the Service;
- to independently carry out a temporary Freeze and Unfreeze of a Card through the Service interface, without contacting support;
- to carry out Deletion (closure) of a Card;
- to set the cardholder name and a custom name for the Card for ease of display;
- to contact the unified support service regarding the operation of the Service.

3.3. IMPORTANT NOTICE REGARDING DELETION OF A CARD

Deletion (closure) of a Card Product is initiated by the User in a simplified manner through the Service interface; the Company sends a corresponding technical request to the Issuing Partner, which carries out the actual closure of the Card Product. Deletion is a FINAL AND IRREVERSIBLE ACTION. Upon deletion of a Card, its reactivation, the carrying out of any operations on it, or the recovery of its details become technically impossible.

The available remaining funds are automatically credited to the User's balance in the Service. Deletion of a Card does not result in the cancellation or loss of the unused fiat balance.

3.4. Role of the Company and the Partners in the Execution of Operations

- **Issuance and servicing of Card Products:** Card Products are issued, serviced, and held by independent Issuing Partners. The Company does not itself issue Cards and is not a party to payment acquiring.
- **Information exchange:** When the User carries out an operation on a Card, the Issuing Partner, as part of the information exchange, requests from the Service data on the current amount of the Recorded Balance and the availability status of the Card. The Service automatically provides the Issuing Partner with the available technical information for the Issuing Partner to make its own independent decision on carrying out the transaction.
- **Modification of functionality:** The list of available functions of the Service may be changed and supplemented by the Company unilaterally; the current functions are always displayed in the Service interface.

3.5. Absence of Mandatory KYC by the Company:

The Company does not carry out an identity verification (KYC) procedure for Users, and does not request or store identity documents. The User agrees that the issuance, servicing of cards, and carrying out of operations may be restricted, suspended, or blocked directly by the Issuing Partner, where required by the Issuing Partner's own AML/KYC rules or by the legislation applicable to it. The Company shall not be liable for a Partner's refusal to provide service.

4. Procedure for Accessing the Service and User Representations

4.1. Procedure for Accessing the Service

- Access to the Service is carried out through the User's account in the Telegram messenger, as part of the Platform, by means of the Telegram bot @officeapp and the associated Mini App (Telegram Mini App).
- The Bot and the Mini App are owned and administered by the Platform Operator and are used by the Company to provide access to the functionality of the Service.
- The Company shall not be liable for the availability, technical soundness, and uninterrupted operation of the Telegram infrastructure as a third-party service.

4.2. Responsibility for the Security of Access

The User is solely responsible for the security and confidentiality of access to their Telegram account, as well as to the devices from which such access is carried out. All actions performed in the Service using the User's account are deemed to have been performed personally by the User, unless proven otherwise.

4.3. User Representations and Warranties

By using the Service, the User represents, warrants, and confirms that:

- they have reached 18 years of age (or the age of full legal capacity under the laws of their jurisdiction) and possess full legal capacity to enter into this Agreement;
- they use the Service solely in their own name and for their own personal interests;
- all Digital Assets and funds used for top-ups and for carrying out operations in the Service belong to them on a lawful basis and were obtained from legal sources;
- they are not included on any international or national sanctions lists (including OFAC, UK Sanctions, EU, UN lists) and do not act on behalf of or in the interests of sanctioned persons;
- they are not located in a jurisdiction where the use of Services of this category is prohibited or requires special licensing;
- all data provided by them is accurate and up to date;
- they undertake to use the Service exclusively for lawful purposes, in compliance with the terms of this Agreement, the related Policies, and applicable law.

4.4. Jurisdictional Restrictions (Geo-Restrictions)

Use of the Service is restricted in jurisdictions subject to international sanctions, as well as in countries where activity involving Digital Assets and virtual cards is prohibited or restricted under applicable law.

The final list of available regions and the geographic scope of service are determined by the combined requirements and technical filters of the Issuing Partners, payment systems, CEX Exchanges, and the Platform Operator.

The User is solely responsible for compliance with the laws of their own country. The Company reserves the right to automatically refuse or discontinue service upon identifying a discrepancy between the User and the Partners' regional restrictions.

5. User Funds, Transfers, and Conversion

5.1. Custody of Assets and Fiat Funds

The User's Digital Assets are held within the Main Product by the Platform Operator. During the top-up of a Card Product, Digital Assets are temporarily directed by the Platform Operator to CEX Exchanges solely for the purpose of their immediate conversion. The Company does not carry out permanent or temporary custodial holding of the User's Digital Assets and does not act as their depository.

5.2. Status of the Recorded Balance

The Recorded Balance displayed in the Service interface is solely a technical informational entry (record) of the amount of the fiat limit available to the User for carrying out operations on the Card Product. The Recorded Balance is not a bank account, electronic money (E-money), or a deposit of the Company.

5.3. Mechanics of Top-Up and Conversion of Assets

The top-up of the Recorded Balance and of a Card Product is carried out according to the following scheme:

- 1. The User creates, in the Service interface, an instruction to debit Digital Assets from their account in the Main Product.
- 2. The Digital Assets are directed by the Platform Operator to CEX Exchange accounts for immediate conversion.
- 3. The actual execution of the exchange (conversion) operation of Digital Assets into fiat currency is carried out with the involvement of independent CEX Exchanges and liquidity providers.
- 4. The fiat funds resulting from the conversion are credited to the account of the Issuing Partner for reflection in the Recorded Balance.

5.4. Exchange Rate and Conversion Risks

The procedure for determining the exchange rate, the moment it is fixed, and the associated risks of exchange-rate changes are set out in Clause 6.1 and Clause 10.2 of this Agreement.

5.5. Irreversibility of Transactions

All operations involving the transfer, conversion, top-up of the Recorded Balance, and Card Products are final and irreversible from the moment of their confirmation on the blockchain network. The debiting of Digital Assets from the User's balance in the Main Product is carried out automatically; following confirmation of an operation, no reverse exchange, cancellation of the transaction, or return of funds into the original Digital Asset shall be made, unless otherwise expressly provided for by mandatory provisions of applicable law.

6. Fees and Conversion

6.1. Procedure for Determining and Applying Fees

- The current amount of fees and the applicable limits are always displayed in the Service interface prior to the User's confirmation of a specific operation.
- By confirming an operation in the Service interface, the User expresses their full and unconditional consent to the applicable Fee and to the conversion of Digital Assets into fiat currency (EUR), carried out with the involvement of independent CEX Exchanges and liquidity providers.
- Prior to confirmation of an operation, the User is shown, in the interface, an indicative (estimated) exchange rate and a preliminary amount to be credited.
- The actual conversion rate is fixed at the moment of execution of the trade on the CEX Exchange and may differ from the preliminary rate due to market volatility.
- By confirming an operation, the User agrees that the final credited amount is calculated at the actual rate applicable at the moment of execution. The final parameters of the operation are reflected in the User's transaction history.
- The conversion rate for Digital Assets is determined at the moment the operation is carried out by the CEX Exchanges and may differ from the official rates of central banks or third-party financial services. The applicable rate may include a fee for carrying out the exchange.

6.2. Finality and Non-Refundability of Charges

All fees withheld by the Company, the CEX Exchanges, or the Issuing Partners in the course of carrying out an operation are final and non-refundable, except as expressly provided for by mandatory provisions of applicable law.

7. Restrictions, Limitations, and Security Measures

7.1. Independent Freeze and Unfreeze by the User

The User is entitled, at any time, to temporarily suspend the carrying out of any operations on a Card Product (to perform a Freeze), and to resume its use (to perform an Unfreeze), in a simplified manner directly through the Service interface, without the need to contact support.

A separate function for the independent, final blocking of a Card by the User is not provided in the interface; to discontinue use of a Card, the User uses the Deletion (closure) function of the Card in accordance with Clause 3.3 of this Agreement.

Freeze and Unfreeze are initiated by the User in the Service interface; the Company technically transmits the corresponding instruction to the Issuing Partner, which carries out the actual suspension or resumption of operations on the Card.

7.2. Automatic Blocking upon Incorrect Entry of Details (3-D Secure / CVC)

Upon three consecutive incorrect entries of the CVC/CVV code or the 3-D Secure confirmation code, the Card Product is automatically blocked by the Issuing Partner in order

to protect the funds from unauthorised access. Such blocking is applied automatically, without prior notice to the User.

To lift a temporary block, the User sends a request to the Service support team; however, the final decision and the timeframe are determined by the Issuing Partner. At the Issuer's discretion (including in the case of incorrect code entries or security requirements), the Card may be blocked finally and irrevocably; in such case, use of the Service is possible only through the issuance of a new Card, and the fee paid for the previously issued Card shall not be refunded.

7.3. Blocking of a Card Product by the Partner and Restriction of Interface Access by the Company

The decision to block, Freeze, or otherwise restrict operations on a Card Product (including in respect of the User's fiat funds reflected in the Recorded Balance) is made and carried out exclusively by the Issuing Partner. The Company does not make such decisions itself: upon identifying any of the grounds listed below, the Company sends the relevant information to the Issuing Partner for the Issuing Partner to make its decision.

Irrespective of the decision made by the Issuing Partner in respect of a Card Product, the Company is entitled, at any time and without prior notice, to fully or partially suspend or restrict the User's access to the Service interface (the "Cards" section) in the following cases:

- identification of atypical or suspicious operations, indications of fraud, unauthorised access to the account, or other high-risk actions (including on the basis of information and behavioural factors received from the Platform Operator);
- the User's breach of the terms of this Agreement, the related Policies, or the rules for use of the Platform;
- receipt of official orders, requests, or instructions from the Issuing Partner, a CEX Exchange, international payment systems (Visa/Mastercard), or competent state or law-enforcement authorities;
- the inclusion of the User or of wallet addresses associated with the User on sanctions lists or high-risk AML registers.

7.4. Procedure for Applying and Lifting Restrictions

7.4.1. In the cases provided for by Clause 7.3 of this Agreement (including the identification of atypical or suspicious operations, indications of fraud, technical interference, or the receipt of notices from Partners), the Company is entitled to unilaterally block or restrict the User's access to the Service interface (the Telegram bot and the Mini App) without prior notice.

7.4.2. Exclusion of document collection: The Company does not request, collect, or accept from the User any identity documents (passports, ID cards, driving licences), selfies, or other personal documents for the purposes of carrying out checks or lifting a restriction of interface access.

7.4.3. Review of the User's enquiries regarding the reasons for a restriction of access is carried out by the Service support team solely within the scope of a review of system logs and technical account parameters. Where a block or restriction of operations on a Card was introduced at the initiative of the Issuing Partner, a CEX Exchange, or competent authorities,

access to the functionality of the Service may be restored only after the underlying grounds have been resolved and corresponding confirmation has been received from the relevant third parties.

7.4.4. The Company shall not be liable for any losses of the User (including changes in the exchange rate of assets) arising during the period in which lawful security measures and the restriction of interface access are applied.

8. Prohibited Actions

8.1. When using the Service, the User is strictly prohibited from:

- using the Service, the Card Products, and the infrastructure of the Platform to carry out any unlawful activity, including the legalisation (laundering) of proceeds of crime, the financing of terrorism, fraud, or the circumvention of international or national sanctions (including OFAC, UK, EU, UN sanctions);
- carrying out operations connected with the use of mixing services, darknet marketplaces, unlicensed gambling, high-risk financial pyramid schemes, or the purchase of goods and services prohibited from circulation;
- transferring access to the Service, the Telegram account, or the details of Card Products to third parties, or selling, leasing, or using Cards in nominee schemes;
- using another person's Telegram account, or providing inaccurate or knowingly false data to the Company, the CEX Exchanges, or the Issuing Partners;
- attempting technical interference with the operation of the Service, circumventing established technical restrictions, using automation tools (scripts, parsers, third-party bots), or carrying out attacks on the Platform's infrastructure;
- taking actions aimed at artificially inflating or manipulating the Recorded Balance, or using technical failures or errors in the operation of the Service to obtain an unlawful benefit;
- carrying out operations prohibited under the rules of international payment systems (Visa/Mastercard), the rules of the CEX Exchanges or the Issuing Partners, or applicable law.

8.2. Consequences of Committing Prohibited Actions

8.2.1. A breach of the provisions of Section 8 (including the commission of fraudulent actions, the use of another person's account, the transfer of access to third parties, or attempts to circumvent technical restrictions) shall result in the immediate termination or restriction of access to the Service interface.

8.2.2. Upon identifying such breaches, the Company blocks the User's Telegram account within the Service interface. Access shall not be unblocked on the basis of the User's provision of personal documents, since the Company does not collect or verify personal documents.

8.2.3. Matters relating to the fate of the fiat funds or the Recorded Balance on blocked or deleted Cards held in the accounts of the Issuing Partner are resolved by the User directly

with the relevant Issuing Partner in accordance with the Issuing Partner's own rules and procedures, without the involvement of the Company.

9. Role of the Partners, the CEX Exchanges, and the Platform Operator

9.1. Independent Status of the Issuing Partners

- The Issuing Partners are independent providers of financial and processing services.
- Decisions on the issuance or refusal to issue Card Products, as well as on the blocking, Freezing, restriction, or termination of servicing of already-issued Card Products, the rules for their servicing, fiat limits, compliance procedures, and the list of supported regions, are determined exclusively by the Issuing Partners in accordance with their licences and applicable law.
- The relationship between the User and the Issuing Partner in connection with the use of Card Products may additionally be governed by the relevant Partner's own rules and terms.

9.2. Role of the CEX Exchanges (Conversion Partners)

- The conversion of Digital Assets into fiat currency is carried out by independent CEX Exchanges and liquidity providers.
- Transaction-screening procedures, delays, exchange-rate differences, and possible holds on funds at the conversion stage are governed by the rules and compliance policies of the relevant CEX Exchanges.

9.3. Role of the Platform Operator (Crypto Office)

- The Platform Operator (SoftVision Innovations S.A.) ensures the operation of the technical infrastructure of the Platform (the Telegram bot @officeapp, the Mini App) and the custodial holding of the User's Digital Assets within the Main Product.
- The Company is not the operator of the Main Product and shall not be liable for the operation of custodial wallets, the safekeeping of Digital Assets prior to their being sent for conversion, or the technical availability of the Platform's infrastructure.

9.4. Limitation of Liability for the Acts of Third Parties

The Company acts as an administrative and technical intermediary and shall not be liable for the acts, omissions, decisions, technical failures, delays, or refusal to provide service on the part of the Issuing Partners, the CEX Exchanges, the payment systems (Visa/Mastercard), or the Platform Operator.

10. Risks

10.1. Acknowledgment and Acceptance of Risks

By using the Service, the User confirms that they are aware of and unconditionally accept all risks associated with the use of Digital Assets, the carrying out of conversion operations, and

the operation of Card Products, and agrees that the Company shall not be liable for adverse consequences arising from the realisation of such risks.

10.2. Key Categories of Risk:

- **Volatility and conversion rate:** The User accepts the risk of a change in the rate of Digital Assets during the conversion process and during the course of AML/KYC screening (for the procedure for determining the rate, see Clause 6.1).
- **Technical risks of blockchain networks:** Operations involving Digital Assets depend on the operation of third-party blockchain networks. The Company shall not be liable for failures, network congestion, confirmation delays, or errors in the calculation of network fees, unless otherwise expressly provided for by mandatory provisions of applicable law.
- **Irreversibility of transactions:** Operations on blockchain networks are final and irreversible (see Clause 5.5). Errors by the User in specifying addresses, details, networks, or asset types result in the irrevocable loss of funds.
- **Regulatory risks:** Changes in the laws of the United Kingdom, the Republic of Panama, the European Union, or other jurisdictions, as well as decisions of regulators and payment systems (Visa/Mastercard), may affect the ability to provide the Service, result in a change of terms, or restrict access to Card Products.
- **Risks arising from the User's own actions:** The User bears sole responsibility for risks associated with the loss of control over their Telegram account, the compromise of their device, and the consequences of carrying out the irreversible operation of Deletion (closure) of a Card in the Service interface.

10.3. No Investment Advice

The Service is not an investment, financial, or banking product. Information provided in the Service interface does not constitute legal, tax, investment, or financial advice. The User is solely responsible for compliance with their own tax laws and for reporting on operations.

10.4. Force Majeure and External Services

The Company shall not be liable for the non-performance or improper performance of its obligations, or for any losses of the User, caused by force majeure, failures in blockchain networks, technical malfunctions of the Telegram platform, or the acts or decisions of third parties, including the Partner Exchanges, the Liquidity Providers, and competent state authorities.

10.5. Wilful Misconduct and Applicable Law

Nothing in this Agreement excludes or limits the Company's liability for wilful misconduct (deliberate unlawful acts) or gross negligence, or for any other liability the limitation of which is expressly prohibited by mandatory provisions of applicable law.

11. Limitation of Liability

11.1. Basis on Which the Service Is Provided

The Service is provided on an “as is” and “as available” basis. The Company does not guarantee the absolute uninterrupted, continuous, and error-free operation of the Service, or the absence of technical failures in the operation of third-party infrastructure.

11.2. Exclusion of Indirect Losses

To the fullest extent permitted by the laws of the United Kingdom, the Company shall not be liable to the User for:

- loss of profit, loss of revenue, loss of data, or any other indirect, incidental, or punitive losses;
- losses caused by a change in the rate of Digital Assets (volatility) or by slippage during the conversion process;
- losses arising as a result of the acts, decisions, or failures in the operation of the independent Issuing Partners, the CEX Exchanges, the Platform Operator, the payment systems (Visa/Mastercard), or the blockchain network;
- the consequences of the compromise of the User’s device or the User’s loss of control over their Telegram account;
- delays or the inability to carry out operations due to force majeure, including regulatory decisions, sanctions restrictions, and technical failures of third-party networks.

11.3. Cap on Monetary Liability

The Company’s aggregate financial liability for any claims, complaints, or demands connected with the use of the Service or with this Agreement is limited to the greater of the following amounts:

(a) EUR 100 (one hundred euros); or

(b) the aggregate amount of fees actually paid by the User to the Company for the provision of the Service’s services during the 3 (three) calendar months preceding the occurrence of the grounds for bringing the claim.

11.4. Mandatory Provisions

The limitations of liability set out in Clauses 11.2 and 11.3 shall not apply to cases where the loss was caused by wilful misconduct or gross negligence on the part of the Company, or in other cases where the limitation or exclusion of liability is not permitted under applicable law.

12. Intellectual Property

12.1. Ownership of Rights

- All exclusive rights to the Office Card Service, including the source code, graphical interface, design elements, textual materials, databases, and associated trademarks, belong to the Company (Financial Services LTD) or its licensors.
- The exclusive rights to the Crypto Office Platform, the Main Product, and the Telegram infrastructure belong to the Platform Operator (SoftVision Innovations S.A.).

12.2. Licence Granted

The User is granted a limited, non-exclusive, revocable, non-transferable right to use the Service solely for its direct functional purpose, in accordance with the terms of this Agreement.

12.3. Prohibition on Unauthorised Use

The User is strictly prohibited from copying, modifying, decompiling, reverse-engineering, distributing, leasing, using automated data-collection tools (parsers, scripts), or creating derivative products based on the Service or its elements, without the Company's prior written consent.

13. Amendments to the Agreement and to the Functionality of the Service

13.1. Right to Make Amendments

The Company reserves the right to unilaterally amend, supplement, or update this Agreement, the applicable Fees, and the functionality of the Service at any time.

13.2. Procedure and Timing for Amendments to Take Effect

- **Scheduled amendments:** A new version of the Agreement is published in the Service interface and/or on the official website and takes effect 7 (seven) calendar days after publication.
- **Immediate (urgent) amendments:** Amendments caused by security requirements, compliance with AML/CFT rules (AML/KYC), decisions of regulators, or the rules of the payment systems (Visa/Mastercard), the CEX Exchanges, or the Issuing Partners take effect immediately upon their publication.

13.3. Acceptance of the New Version

The User's continued use of the Service after amendments take effect constitutes the User's full and unconditional acceptance of the new version of the Agreement. If the User does not agree with the amendments made, the User must discontinue use of the Service and independently transfer out the remaining funds prior to the amendments taking effect.

14. Governing Law and Dispute Resolution

14.1. Governing Law

This Agreement, its interpretation, performance, and any non-contractual obligations, disputes, or claims arising out of or in connection with it, are governed by and construed in accordance with the substantive law of England and Wales.

14.2. Pre-Action Dispute Resolution Procedure

- The Parties shall endeavour to resolve any disputes, disagreements, or claims arising between the User and the Company in the course of using the Service by way of negotiation, as a mandatory pre-action procedure.

- Prior to bringing court proceedings, the User must submit a written complaint (enquiry) through the Company's official channels of communication: to the support team via the Telegram bot [@office_app_support_bot](#), or by email to qarmizo@proton.me.
- The Company shall review the complaint and provide a reasoned response within 30 (thirty) calendar days of its receipt, unless a longer period is required to carry out an additional review or to liaise with the Issuing Partners and the CEX Exchanges.

14.3. Court Proceedings

If a dispute has not been resolved through pre-action negotiations within the specified period, it shall be finally resolved by the competent courts of England and Wales at the location of the Company, unless other rules of jurisdiction are expressly provided for by mandatory provisions of the law of the User's jurisdiction.

14.4. Prevailing Language of the Document

This Agreement is drawn up in the English language. Any other versions of the Agreement are published solely for the convenience of Users. In the event of any discrepancy or conflict between the English-language version and a version in another language, the English-language version shall prevail.

15. Contact Information and Details

For all matters relating to the processing of personal data, the User may contact the Company using the following contact details:

Legal name: Financial Services LTD

Address: Flat 201, Lucienne Court, 72 Lindfield Street, London, E14 6GT, United Kingdom

Company number: 15556128 (England and Wales)

Email: qarmizo@proton.me

Support service: Telegram bot [@office_app_support_bot](#)

Handling of enquiries from Users of the Office Card Service is carried out by the Platform's unified support service on behalf of, and in the interests of, Financial Services LTD.