

Terms of Service

Last Updated: January 13, 2026

1. Acceptance of Terms

These Terms of Service (“Terms”) constitute a legally binding agreement between you (“User,” “Merchant,” or “you”) and CrossFund Protocol (“Company,” “we,” “us,” or “our”). By accessing or using our websites, APIs, dashbaords, or any other services (collectively, the “Services”), you agree to be bound by these Terms. If you do not agree to these Terms, you must not access or use our Services.

2. Description of Services

CrossFund Protocol provides a non-custodial payment infrastructure that allows merchants to accept cryptocurrency payments. Our Services include: - Generating payment invoices. - Facilitating the swap of various tokens into stablecoins (e.g., USDC). - Settling funds directly to your connected blockchain wallet. - Providing a dashboard and API for transaction management.

Non-Custodial Service: You acknowledge that CrossFund Protocol is a non-custodial service provider. We do not have access to your private keys. You are solely responsible for the management and security of your wallet.

3. Eligibility

By using our Services, you represent and warrant that: - You are at least 18 years old and capable of forming a binding contract. - You are not located in, incorporated in, or a resident of any country or territory subject to comprehensive sanctions (e.g., North Korea, Iran, Cuba, Syria, Crimea, etc.). - Your use of the Services will complying with all applicable local, state, national, and international laws and regulations.

4. Account Registration and Security

To use certain features, you may be required to connect a blockchain wallet or register an account. You are responsible for: - maintaining the confidentiality of your account credentials and private keys. - all activities that occur under your account or wallet connection. - notifying us immediately of any unauthorized use.

We are not liable for any loss or damage arising from your failure to protect your account or wallet.

5. Prohibited Activities

You agree not to use the Services for any unlawful or prohibited purpose, including but not limited to: - **Illegal Goods and Services:** Selling drugs, weapons, counterfeit goods, or engaging in human trafficking. - **Fraud and Scams:** Engaging in Ponzi schemes, pyramid schemes, phishing, or other fraudulent activities. - **Money Laundering:** Using the Services to launder money or finance terrorism. - **IP Infringement:** Violating the intellectual property rights of others. - **Malicious Tech:** Distributing viruses, malware, or attempting to compromise the security of the Services.

We reserve the right to block your access to the Services if we suspect any prohibited activity.

6. Risks of Cryptocurrency

You acknowledge and accept the inherent risks associated with using cryptocurrencies and blockchain technology, including: - **Volatility:** The value of cryptocurrencies can fluctuate significantly. - **Technical Failure:** Blockchain networks can experience congestion, forks, or outages. - **Irreversibility:** Blockchain transactions are generally irreversible. Once a payment is sent, it cannot be undone. - **Regulatory Uncertainty:** Changes in laws and regulations may impact the use and value of cryptocurrencies.

CrossFund Protocol is not responsible for any losses resulting from these risks.

7. Fees and Payments

We charge fees for the use of our Services as described on our pricing page or dashboard. By using the Services, you agree to pay all applicable fees. Fees are automatically deducted from the settlement process. We reserve the right to change our fee structure with prior notice.

8. Intellectual Property

The Services, including all content, code, graphics, logos, and software, are the property of CrossFund Protocol or its licensors and are protected by copyright, trademark, and other intellectual property laws. You are granted a limited, non-exclusive, non-transferable license to use the Services for your internal business purposes.

9. Disclaimer of Warranties

THE SERVICES ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS, WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE DO

NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE.

10. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, CROSSFUND SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS OR REVENUES, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, RESULTING FROM: - YOUR USE OR INABILITY TO USE THE SERVICES. - ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SERVERS AND/OR ANY PERSONAL INFORMATION STORED THEREIN. - ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SERVICES. - ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE THAT MAY BE TRANSMITTED TO OR THROUGH OUR SERVICES.

11. Indemnification

You agree to indemnify and hold harmless CrossFund Protocol, its affiliates, officer, directors, and employees from and against any claims, liabilities, damages, losses, and expenses, including reasonable legal fees, arising out of or in any way connected with your access to or use of the Services, your violation of these Terms, or your violation of any third-party rights.

12. Governing Law

These Terms shall be governed by and construed in accordance with the laws of [Your Jurisdiction], without regard to its conflict of law provisions. Any dispute arising from these Terms shall be resolved in the courts of [Your Jurisdiction].

13. Modifications to Terms

We reserve the right to modify these Terms at any time. We will provide notice of any material changes by posting the new Terms on this page and updating the “Last Updated” date. Your continued use of the Services after such changes constitutes your acceptance of the new Terms.

14. Contact Information

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

CrossFund Protocol Email: himanshu@crossfund.xyz