## **Terms of Service**

**1. Introduction** Welcome to Byn2 (“Service”), a platform designed to transform cross-border remittances and empower financial inclusion through innovative blockchain solutions. By accessing or using our Service, you agree to these Terms of Service. Please read them carefully.

**2. Acceptance of Terms** By registering for an account or using any of our features (including free remittance, on/off ramp, and staking options), you agree to comply with and be bound by these terms. If you do not agree, please do not use our Service.

**3. Eligibility** You must be at least 18 years old and legally capable of entering into a binding contract to use Byn2. By using the Service, you represent that you meet these requirements.

**4. Account Registration and Security**

* **Account Creation:** You agree to provide accurate and complete information during registration and keep your account details up to date.
* **Security:** You are responsible for safeguarding your account credentials. Notify us immediately if you suspect any unauthorized access.

**5. Description of Services**

* **Free Remittance:** Byn2 enables fee-free remittance using the Solana blockchain for instant settlement.
* **On/Off Ramp Services:** Convert between fiat and crypto with minimal charges applied on fiat conversion where applicable.
* **Staking:** Users may opt to stake funds on-chain to earn rewards, similar to a high-yield savings account.
* **Third-Party Integration:** Our Service integrates with mobile money, debit cards, and crypto wallets for a seamless experience.

**6. User Responsibilities**

* **Lawful Use:** Use the Service only for lawful purposes and in compliance with all applicable regulations.
* **Transaction Accuracy:** Ensure that the information you provide for remittance and staking transactions is correct.
* **Compliance:** You agree to abide by any additional policies we may post, including security practices and updates.

**7. Fees and Charges** While remittances via the blockchain are free, conversion between fiat and crypto may incur a small fee as part of our on/off ramp services. All fees will be clearly disclosed at the time of the transaction.

**8. Disclaimers and Limitation of Liability**

* **No Warranty:** The Service is provided “as is” without any warranties, either express or implied.
* **Risk Acknowledgment:** Users acknowledge the risks inherent in blockchain transactions and digital asset management, including market volatility and technical issues.
* **Limitation of Liability:** Byn2 is not liable for any indirect, incidental, or consequential damages arising from the use of our Service.

**9. Termination** We reserve the right to suspend or terminate your account or access to the Service if you violate these Terms or for any other reason, with or without notice.

**10. Governing Law and Dispute Resolution** These terms shall be governed by the laws of the jurisdiction in which Byn2 operates. Any disputes will be resolved in accordance with our dispute resolution procedures.

**11. Amendments** We may update these Terms from time to time. Continued use of the Service constitutes acceptance of the revised terms.

**12. Contact Information** For any questions regarding these Terms, please contact us at:  
 byn2@gmail.com