| **Name** | **Short Name** | **Unit Name** | **Unit Value** | **Creator Percentage** | **Taker Percentage** | **Action** |
| --- | --- | --- | --- | --- | --- | --- |
| Bitcoin | BTC | Satoshi | 100000000 | 0.00 | 0.00 |  |
| Litcoin | LTC | Litoshi | 100000000 | 0.00 | 0.00 |  |
| Ethereum | ETH | Gwei | 1000000000 | 0.00 | 0.00 |  |
| Dash Coin | DASH | µDASH | 1000000 | 0.00 | 0.00 |  |
| Doge Coin | DOGE | Wow | 100000000 | 0.00 | 0.00 |  |

| **Payment Method name** | **Payment Method description** | **Action** |
| --- | --- | --- |
| Cash in person | You’ll organise a time and meeting place with the buyer to exchange cash in person. |  |
| Bank Transfer | Money transfer directly to bank account. |  |
| Cash Deposit | Money directly deposited to bank account in-person. |  |
| PayPal (Worldwide) | Money transfer via PayPal. |  |
| International wire | Money Transfer via an international bank wire. |  |
| Other | Mention your custom payment method in the offer headline. |  |
| Alipay (Worldwide) | Money transfer via Alipay. |  |
| WeChat Pay (Worldwide) | Money transfer via WeChat Pay. |  |
| IMPS (India) | Money transfer via IMPS |  |
| PayTM (India) | Money transfer via PayTM Account |  |
| MobiKwik (India) | Money transfer via Mobikwik Account |  |
| QIWI (Russia) | Electronic money transfer via QIWI |  |
| Yandex Money (Russia) | Electronic money transfer via Yandex Money |  |
| WebMoney (Russia) | Electronic money transfer via WebMoney |  |

How does the smart contract work?

Guide to CrypScrow

Interested in knowing how **CrypScrow** issues escrow smart contract? A number of exchange platform have found large success using smart contracts. This post will show you what smart contracts are and how they work in an understandable way. Misconceptions are that **blockchain**can’t run smart contracts. Let’s use the Ethereum **blockchain**to explain.

Smart contracts, although uses an open source, doesn’t allow your funds to be twiddled by.

**WHAT IS THE PURPOSE OF SMART CONTRACTS?**

Why do people need contracts in the first place? Simply, they don't trust people even with those they don’t have a purported agreement with. If you don't trust the realtor down street to sell your house without agreement, would you trust a person you've never seen with sale of funds online? Smart contracts solve that problem.

Smart contracts aim to provide an element of trust. Smart contracts are not stacks of paper filled with legal languages hard to understand. Unlike legal bonds that takes an army of lawyers to know what it says, smart contracts are digital versions of agreements.

Trade on **CrypScrow**will hold in this format:

1. The buyer and seller confirm and agree on the terms of trade.
2. The seller places the **cryptocurrency**into the **smart contract**. This serves a proof of funds.
3. The buyer makes direct payment to the seller.
4. There are, however, two outcomes:
   1. The seller confirms the payment and trade is completed, or;
   2. A party raises a dispute and brings in a third party mediator. The party provide them with the keys to decode the messages and help the parties reach a consensus.

The smart contract introduces trust in exchange between parties, as well as a third party administrator to help parties reach agreement when disputes arise. For now, the trusted mediator will be **CrypScrow**but in the future the mediator-role will be switched to a well-respected arbitrator. A powerful use case for smart contracts is decentralized escrow-where contracts act as a third party to enable transfers between parties.

**Escrows**are not directly linked to trades on **CrypScrow**. At the start of a trade, no escrow exists until the trade is funded in a transaction. To keep contracts clean, **CrypScrow**sends out an invitation. The invitation will contain a signature of the trade`s properties which includes:

1.    The buyer`s address

2.    The seller`s address

3.    The size of the trade

4.    CrypScrow percentage

5.    The payment window in seconds

It`s important for the buyer and the seller to reach an agreement before the escrow is funded. Even if you end up cancelling a transaction, you’d be charged a fee. To avoid losing money unnecessary, sellers should ensure that buyers agree to their T&C.

Imagine this scenario, Alice wants to sell **cryptocurrency**and Brady is looking to buy the same amount of **cryptocurrency**. Alice place the **cryptocurrency**on **CrypScrow**, Brady sees it, bids for it. He sends the payment with his delivery address and Alice makes a good delivery.

However, in this case of Alice and Brady, there is no protection for Brady to ensure that Alice actually delivers **cryptocurrency**. For protection, the smart contract act as an escrow account holding the **cryptocurrency** as a third party until either of these happen – Alice delivers the **cryptocurrency** or the limit order runs out.

The contract will hold the **cryptocurrency** until it receives a transaction. It then sends a correct random number which points the **cryptocurrency** to Alice. If the contract does not receive the random number within the transaction time, the contract is voided and the ether is returned to Brady.

Compared to real world courier firms who deliver packages, Alice may order the firm to deliver the material only if Brady provides a secret code (we call the code HASH). Once the key is provided by Brady, the package is released.

Now, let`s get a little technical.

**CrypScrow** might be many people gateways to several digital currencies exchange, hence might find it complicated. With interaction with the **blockchain**for gas is not free, consumers without funds can`t interact with smart contracts.

With consumers in mind, our platform is designed to make interaction with smart contract free.

Here’s a quick example of the code bare-bones of a smart contract:

contract Escrow {

address buyer;

address seller;

address agent;

function Escrow(address \_agent, address \_seller) {// In this simple example, the person sending money is the buyer and sets up the initial contract

buyer = msg.sender;

agent = \_agent;

seller = \_seller;}

function release () {if (msg.sender == agent) suicide(seller); // Send all funds to seller, else throw;}

function cancel () {if (msg.sender == agent) suicide(buyer); // Cancel escrow and return all funds to buyer, else throw;}}

The above is an example of the Escrow smart contract written by Chriseth.

The above written contract are lines of codes written on computer programs. The above programming contains IFs, WHENs and THENs;

IF/WHEN you send me the item X, THEN the funds will be yours

IF/WHEN you transfer the money in full, THEN the item X be yours

IF/WHEN I finish the job, THEN the funds will be mine.

**Ethereum CTO, Gavin Wood** says “the potential for [smart contracts] to alter aspects of society is of significant magnitude. This is something that would provide a technical basis for all sorts of social changes, and I find that exciting”. This brings a new question. Who can benefit from the smart contracts?

**Who can benefit from the smart contract?**

**1.**    **Government**

With the secured insider vouch, rigging elections seems impossible. But, what is better than better? It’s the best. With infinitely more secure system, votes protected in the smart contract would need to be decrypted and would require computer power that cannot be accessed. The problem of low turnout will be solved as lining up, slow and annoying process will be bypassed. With smart contracts, thousands of voters can vote online for their choice.

**2.**    **Management**

The smart contracts introduce an element of trust, blocking potholes in communication based on satisfactory accuracy and transparency. Traditional business operations wait for approval from internal or external sources to sort issues out. Smart contracts prevent this, cut out the discrepancies that may lead to lawsuit and delays.

**3.**    **Proof of success**

In 2015, the Depository Trust & Clearing Corp. (DTCC) used a **blockchain**ledger to process more than $1.5 quadrillion worth of securities, representing 345 million transactions.

**4.**    **Supply chain**

Smart contracts, as started earlier, works on the If/When-Then command. Supply chains are characterized by hampered paper-based systems due to the numerous channels required for approval. They become susceptible to loss and fraud. With smart contracts, all parties find accessible, secure platform to complete tasks and payments.

**Proof of success**

Barclays Corporate Bank uses smart contracts to log change of ownership and automatically transfer payments to other financial institutions upon arrival

**5.**    **Automobile**

In a world where AI is taking prominence, imagine a future where everything is automated. Everything around us are proofs, Google’s smartphones, smart glasses and hybridized cars. Can smart contracts play a part? One way is the self-parking cars, where smart contracts plays a role of “*oracle”*that can detect who caused a crash. Automobile insurance companies can use it to determine rates for different insured consumers.

**6.**    **Real estate**

You stand a better chance of making more money. Imagine you want to mortgage your apartment to someone, you’d pay a middleman: a realtor or the newspapers, to advertise it. If you finally get a buyer, you’d need to pay for the sale to be confirmed. Smart contracts cut the cost. All you do is to pay via your wallet and encrypt the content on your escrow smart contract. Who benefits? Everyone in the property game gain profit.

Your own marketplace

Keeping in mind your privacy.

Privacy is most important, even in least important matter. Money is, however, a sought after material; which is why at CrypScrow we`re working hard to bring you the safest cryptocurrency marketplace. Like in traditional markets, cryptocurrencies exchange forums allow traders to buy and sell by inputting a market order. With a market order, the trader controls the exchange to trade funds for a price depending on the stance of the trade; buyer or seller.

However, unlike these marketplace, CrypScrow brings a little twist with your personal, private messages encrypted into your offline browser. Smart escrow contracts between traders are encrypted as well.

How my privacy is kept private on CrypScrow? This post will focus on how CrypScrow works technically. Although, traders do not require technical know-how to use the platform, learn how our team has worked towards achieving maximum security.

Your browser, Your crypto

At the creation of account, traders input a username and password, the password is never uploaded. It`s used as a key to unlock your unique secured 256-bit account key. PBKDF2 stretches the account key to create something with better security. 2FA protects encrypted private keys.

The Open Whisper System`s Signal Protocol provides techniques for secured messages on CrypScrow, is a trusted open source standard used by prominent medias such as WhatsApp.

Keys used during each trade are encrypted and never get to the Internet. This technique is through Elliptic Curve Diffie-Hellman (ECDH), an asynchronous key exchange protocol, which allows users to share a secret key forged by one party`s private key and the other`s public key. To make the keys disposable, the ECDH produces temporary keys called pre-keys that have been generated and signed in advance.

When dispute arises, any of the trading parties can release the secret key to a trusted administrator of our team, who’ll have access to the past messages and help both parties reach a consensus. Without disputes, secret keys are erased forever after trades.

All cryptocurrencies that are used on CrypScrow is stored in a wallet protected by the user`s offline private key. Trades are completely one on one and funds are sent directly from buyer to seller. No one, our staff inclusive, can pry into your messages or hack into your funds.

As the platform matures, CrypScrow will move the whole system into a decentralized web. The website will ensure maximum security. Administrators are trusted, exemplary individuals.

In few weeks, CrypScrow hits the road. Read “Traditional Exchange or Peer to Peer Marketplace” and join this platform with maximum privacy.

Traditional Exchange or Peer to Peer Marketplace

Which is the ideal solution?

Crypto currencies have taken a high jump over the years, with significant ever increasing popularity, coupled with increasing acceptability in quite a few markets. Cryptocurrencies are excellent as a method of remote payment. It could end up a competitor to credit cards or even become an alternative. This is a better way to receive and send payment. Cryptocurrencies is a concept edging its way into the mainstream, hence, digital currency has its enemies; real people or notions. Let’s consider two Cryptocurrencies and their obstacles; Bitcoin and Ether.

Bitcoin was the first cryptocurrency to be ever launched. Despite its sudden boom in recent times, it`s not free from troubles. One of which is the **centralization of the currency**. Although Bitcoin was built with good intentions, certain beneficent systems are abused. In recent times, power has been left in the hands of few who can afford the ASIC hardware.

**Bad actors** are known for manoeuvring the systems. Theft and fraud have watered down bitcoin technical achievement. Illegal online marketplaces or shady crypto exchanges cast a black cloud over the currency. Most start-ups in the bitcoin space have designed plans to bring the currency to the masses but negative events have made a percentage of consumer skeptics. Policymakers are left out in the tension. One of such tension is the difficulty in keeping private keys “private”.

Ethereum and Ripple has jumped in value the past few months, but there`s still a huge problem: *who will buy or sell in this currency?*

Want to sell ETH or XRP? The ache in crossing each hurdles in trading is enormous. Using traditional exchange such as Kraken or GDAX doesn’t ease the stress either.

Verification involves photo ID and several other documents. Such can be quite stressful and annoying. After verification, you`ll have to go through the problems of international bank transfers. Charges are massive whenever trade occurs in an open marketplace.

Like in Bitcoin, centralized accounts are responsible for losing customer deposits. There are no cash traders involved in ether trade. To go past this problem, buyers buy from bitcoin selling sites and then swap for ether. Although it is a better compromise, it still causes frustration for many.

But, is there a solution?

CrypScrow is building a platform to help minimize trouble with maximum security. All form of trades on CrypScrow are private. Messages are your private properties; all trades are accessible to just the parties involved.

Website Terms of Use

*Updated June 8th, 2018*

This page sets out the terms of use of this website. By using this website, you accept all of its terms (including these Terms of Use and the Privacy Policy). A reference in these Terms of Use to ‘we’, ‘us’ or ‘our’ means CrypScrow.com.

Separate terms of use apply if you create a CrypScrow account. These website Terms of Use just apply to visitors to our website. In the event of conflict between these website Terms of Use and the Service Terms, the Service Terms prevail.

We reserve the right to update or amend these Terms of Use at any time. You should check this page from time to time to make sure you are aware of any changes.

**Website content**

The content provided by us on this website is owned or controlled by us. You may only use the content for your own personal purposes, and may not otherwise use, copy, reproduce, modify, publish or transmit the content without our prior written consent.

We use reasonable endeavours to ensure that the information we include on this website is accurate and up-to-date. However to the extent permitted by law, we cannot guarantee the accuracy, currency or completeness of the information provided and we accept no responsibility for errors in the content at any time.

We do not guarantee that use of our website will be uninterrupted or error-free.

To the extent permitted by law, all liability is excluded for any loss (including indirect loss), damages or injury resulting from your access to (or inability to access) or use of this website, or as a consequence of any content or information obtained from or through this website.

This website includes trademarks which are protected by law. You may not use our trademarks without our prior written consent, except to legitimately identify our products or services.

You may link to this website provided you do so in a way that accurately indicates that the link is to a CrypScrow website and is not misleading.

**Third party sites**

This website may contain links or references to third party sites. We are not responsible or liable for the content of those sites and your access to and use of those sites is at your own risk. Any links are provided for convenience only, and do not indicate any endorsement or recommendation by us.

**Misuse of website**

You agree to only use this website in accordance with its terms and applicable laws. You may be held personally liable for any unlawful use of this website.

If you think any content on this website is inappropriate or unlawful or infringes your rights, please contact us at [connect@CrypScrow.com](mailto:connect@CrypScrow.com).

**Privacy**

Any personal information collected by us through your use of this website will be dealt with in accordance with our Privacy Policy.

**Governing law**

The terms of this website will be governed by and construed in accordance with the laws.

Although websites may be accessed from anywhere, we make no representation that the content complies with the laws of any other country. If you access this website, you are solely responsible for ensuring compliance with your local laws and for any reliance on our website content. If your local laws do not permit you to access services provided by CrypScrow, then you must not access this website.

**Service Terms**

**1. Introduction**

This page sets out the service terms for CrypScrow account-holders. By signing up for a CrypScrow account, you accept all of these terms. A reference in these Service Terms to ‘we’, ‘us’ or ‘our’ means **crypscrow.com**.

Separate terms of use apply to website visitors. These Service Terms apply if you create a CrypScrow account. The website Terms of Use also apply to the use of the services. In the event of conflict between these Service Terms and the website Terms of Use, the Service Terms prevail.

CrypScrow is a service that enables its users to find others interested in trading cryptocurrencies for local currencies and vice versa. We do not facilitate the exchange of fiat currency for a digital currency, and we do not provide a digital currency exchange service. CrypScrow does not purchase cryptocurrencies from, or sell cryptocurrencies to, its account holders.

Nothing on our website is intended to constitute legal or financial advice. The information on our website, and the posting and viewing of any the information on our website, should not be construed as, and should not be relied upon for, legal, financial or taxation advice in any circumstance.

**2. Your account**

You will need to register and create an account in order to access the CrypScrow platform as a user. When you register as a member and create your profile, you will need to provide us with your email address, and pick a username and password. You must log in using your username and password to access the services.

You must maintain the confidentiality of your password and you are responsible for all activities that are conducted through your account, whether or not you have authorized such use.

You must remember your password. If you lose your password, you will not be able to access your encrypted communications or wallet, and there is no way for CrypScrow to recover access.

We currently do not allow usernames to be changed.

If you are prompted to declare your residency when signing up for an account, you warrant that you have declared your residency honestly.

If you wish to delete your account, please open a support ticket with your request.

You must be at least 18 years old to sign up for a CrypScrow account. If you sign up for an account, you warrant that you are at least 18 years old.

**3. Generating CrypScrow keys**

When you create an account, a private key is created unique to you. You hold this key – we do not have a copy.

When you create an account, a primary private key is created unique to you (called the root private key). This root private key is used to encrypt other private keys unique to you (called the party private keys). Each party private key has a mathematically-corresponding party public key which is not encrypted and is stored and shared by CrypScrow to allow other users to establish shared secrets, using a cryptographic key agreement protocol (known as a "Diffie–Hellman key exchange"). These shared secrets are used to encrypt communications between other CrypScrow users.

As such, we cannot read your communications with another user, unless you or the other user gives us the shared secret required to decrypt these communications.

You may also have private keys for the cryptocurrencies you hold in a cryptocurrency wallet. We also cannot access these private keys, so we cannot access your cryptocurrencies, token balances or any other item or information that is able to be stored in the wallet.

**4. Posting offers**

CrypScrow users may post offers to buy or sell cryptocurrencies in exchange for local currencies using the marketplace. Offers on the marketplace are made publicly available, and can be viewed by anyone who accesses the website.

When an offer is displayed, we may also display symbols next to the offeror’s username such as a symbol to indicate the offeror’s trade activity, response rate or standard hours.

Offerors can write their own terms and conditions of sale, which may be published with the offer or negotiated with the other party to the transaction. However all terms and conditions of sale must include the mandatory terms specified in these Service Terms regarding CrypScrow’s fee and the process for resolving disputes.

Offers displayed on the CrypScrow website have CrypScrow’s fee (see section 7) priced into them by default, which is why buyers and sellers will see a different rate for the same trade. The prices you see are what you should expect to receive after CrypScrow's fee has been charged, however they are not inclusive of cryptocurrencies network transaction fees.

CrypScrow reserves the right to delete offers from the marketplace at its discretion. Generally, it will delete offers if they appear to be unlawful, non-genuine, fraudulent, spam or are otherwise incorrect.

**5. Communications between parties**

CrypScrow users can communicate over the CrypScrow platform.

All communication made between buyers and sellers on CrypScrow is end-to-end encrypted. No third parties, including us, have the technical ability to decipher and/or read these messages unless we are given the shared secret to do so by one party.

It is the responsibility of a user to make and keep adequate records of communications, details of transactions and financial history to the extent that they are required to do so in their jurisdiction.

Once the shared secret used to encrypt the messages is destroyed, that conversation is gone forever and cannot be recovered.

You must not be engage in communication with other CrypScrow users which is offensive, abusive, unlawful, defamatory, indecent or inappropriate.

You acknowledge that we are unable to provide you with any other information about the identity of another CrypScrow user other than what is made available to you on our website.

**6. Trades of cryptocurrencies**

The parties of a trade are referred to as "buyers" (those who are interested in trading local currency for cryptocurrencies) and "sellers" (those who are interested in trading cryptocurrencies for local currency).

When trading with a user located with the aid of CrypScrow's services, payment instructions can only be communicated directly between the buyer and seller. We do not have any bank accounts that hold users' funds, nor do we facilitate or escrow any local currency payments between buyers and sellers. At no point during the course of a trade does the buyers' or sellers' cryptocurrencies enter our control, unless we direct cryptocurrencies to resolve a dispute.

Cryptocurrencies trades are conducted via the cryptocurrencies distributed computing network, which we cannot and do not control. When a seller sends cryptocurrencies to a buyer during the course of a trade, the seller transfers cryptocurrencies directly to an escrow smart contract on the Cryptocurrencies blockchain at the address 0x09678741bd50c3e74301f38fbd0136307099ae5d (**Contract**). CrypScrow cannot access cryptocurrencies held in escrow without explicit digital permission from the buyer or seller. It is impossible for us to have cryptocurrencies directed to anyone other than the seller or the buyer as per the code of the Contract.

**7. Terms of the transaction**

Once cryptocurrencies is transferred into escrow, the trade should proceed in accordance with the terms agreed between the buyer and the seller. This will ordinarily require:

1. person trading local currency should make payment;
2. once local currency payment is received in full and in cleared funds, the cryptocurrencies held in escrow must be released.

If the buyer does not represent that local currency payment is made within a defined time period, the escrow may be cancelled by the seller. The buyer may cancel the escrow at any time.

If you are the party selling cryptocurrencies, it’s important to make sure you and the other party have agreed all relevant terms of the trade before you fund the escrow, as you will be charged a fee by the cryptocurrencies network to fund an escrow even if it ends up being cancelled.

Sales between buyers and sellers are subject to:

* the payment of CrypScrow’s fee;
* the process for resolving disputes set out in these Service Terms; and
* the seller’s terms and conditions, or any other terms and conditions agreed between the buyer and the seller. In the event of inconsistency, the higher in the list of terms prevails.

**8. Security**

You must comply with all reasonable security requirements prescribed from time to time by CrypScrow.

**9. Disputes**

A dispute may arise about a trade if:

* a party to a trade transfers local currency but the escrow isn’t released;
* local currency payment isn’t received and the cryptocurrencies remains in escrow; or
* local currency is only part paid.

The contract of sale is between the seller and the buyer. Accordingly, the parties are required to first use best efforts to resolve the dispute between themselves.

If the parties have not resolved the dispute and have not agreed on an alternative dispute resolution process, either party may refer the dispute to CrypScrow.

The party referring the dispute to CrypScrow must give CrypScrow access to a digital signature that allows CrypScrow limited control of the escrow and the key material used to encrypt communications between the buyer and the seller. Both parties agree to give CrypScrow access to their conversation history and all other information required by CrypScrow to resolve the dispute, including evidence of payment. CrypScrow will review the evidence and it will direct the cryptocurrencies to the party who in CrypScrow’s reasonable opinion is entitled to own it under the terms of sale.

Parties must respond to CrypScrow’s requests for information promptly (and at least within 24 hours). If a party does not respond to a request within that timeframe, CrypScrow may resolve the escrow in favour of the other party to the dispute.

The parties agree that except in cases of gross negligence or fraud, CrypScrow’s decision is final and binding on the parties and there is no appeal from such decision.

CrypScrow reserves the right to refuse to resolve a dispute where CrypScrow, in its sole discretion, considers that:

* the issue is best resolved through other methods;
* one or both parties have not provided all required or requested information;
* the ownership of cryptocurrencies is not clear from the information provided;
* the contract between the parties is unlawful;
* a party is acting unlawfully or fraudulently;
* CrypScrow has a legal obligation to do so; or
* directing cryptocurrencies to a party would cause CrypScrow to breach any law.

Where CrypScrow exercises its right to refuse to resolve a dispute, CrypScrow will notify both parties of this. Either party may then apply for a court order resolving the dispute.

If a party provides a copy of a court order to CrypScrow along with access to a digital signature that allows CrypScrow limited control of the escrow, CrypScrow will resolve the escrow in accordance with the court order.

This process for resolving disputes is incorporated in all contracts between buyers and sellers arranged through CrypScrow.

**10. CrypScrow fees**

For transactions concluded through the CrypScrow smart contract service, CrypScrow charges a 0.25% fee for the maker (the person who placed the offer listing) and 0.75% for the taker (the person responding to the offer). The fee is charged in cryptocurrencies.

This term is incorporated in all contracts between buyers and sellers arranged through CrypScrow and using the CrypScrow smart contract. The term is incorporated into the Contract and is unable to be changed.

**11. Other taxes**

By using CrypScrow, you are responsible for determining what taxes apply to any trades you conduct with other CrypScrow users. You must pay for all taxes applicable to all trades in which you participate.

You indemnify CrypScrow for any claim, loss or damage arising from your failure to pay applicable taxes.

**12. Suspending and deleting your account**

We may suspend or delete your account if:

* we consider that you are using the CrypScrow platform to scam other users or for any other unlawful purpose;
* we receive reports that you are communicating offensive, abusive, unlawful, defamatory, indecent or inappropriate messages to other users;
* we know or suspect that you have completed the residency declaration dishonestly;
* CrypScrow is required by law to do so;
* there is any change in law that adversely affects CrypScrow’s operating model or would make it unlawful to continue the service without materially changing the CrypScrow platform or regulatory licence required to operate; and
* for any other reason in our absolute discretion.

Once your account is deleted, we destroy any information we hold in relation to it after any legal requirement imposed on CrypScrow to retain it has expired.

After suspension of your account, you are entitled to limited access for the purpose of managing existing trades however you may not open new trades or post to the marketplace.

**13. Compliance with laws**

Although our website may be accessed from anywhere, we make no representation that the services comply with the laws of any other country. If you use the services you are solely responsible for ensuring compliance with your local laws.

You warrant that you will use the website and the services in compliance with your local legislation and the laws of your country.

**14. Risks associated with dealing with other users**

Cryptocurrencies transfers are irreversible. If you release or send cryptocurrencies to somebody else, it is generally not possible for CrypScrow, nor yourself, to recover the funds. This also applies to sending cryptocurrencies to an incorrect address. You transfer any cryptocurrencies at your own risk.

If someone gains access to your account and uses your wallet, we will have no way to recover your funds.

We strongly recommend that if you do not have a strong understanding of the underlying "blockchain" technology that supports cryptocurrencies such as cryptocurrencies and Bitcoin, you do not use our services. Cryptocurrencies can be subject to extreme price volatility. You should consider your financial circumstances and tolerance to risk before acquiring and trading in cryptocurrencies.

**15. Disclaimer of warranties**

CrypScrow does not facilitate or provide brokerage, exchange, payment, escrow, remittance or merchant services.

CrypScrow is only an introductory and information service, and, to the maximum extent permissible by law, is not responsible for any actions of its users including, without limitation, representations by any users regarding funds (cryptocurrencies or currency) having been transferred or any ownership of cryptocurrencies or funds.

To the maximum extent permitted by law, CrypScrow does not guarantee the quality or fitness for purpose of its services. CrypScrow is provided on an "as is" and “as available” basis and you agree to use it at your sole risk. While we strive to make the services available to you at all times, we do not make any representations as to the availability of the services, or that your access or use of the website will be uninterrupted or timely. There may be delays, failures, errors, omissions or loss of transmitted information.

We make no warranties, claims or guarantees related to any of our users, including but not limited to:

* the merchantability or fitness of the user;
* the identity of the user;
* the location of the user;
* the reliability and timeliness of the user;
* the accuracy of any information the user presents; or
* the accuracy of any information we provide about the user.

To the maximum extent permitted by law, we make no guarantees to the safety, reliability, availability or longevity of any of the data we collect or store. We strongly recommend that you keep a back up copy of your private keys so, if required, you can interact with the Contract independently of CrypScrow.

Our Website Terms of Use contains some disclaimers of warranties in relation to our website and the content on it.

**16. Limitation of liability and indemnity**

You indemnify CrypScrow and hold CrypScrow harmless against all loss, claims, actions, liability, damage, costs (including legal fees on a solicitor and client basis), expenses and penalties arising directly or indirectly from any:

1. breach by you of these Service Terms;
2. unauthorised use of your CrypScrow account;
3. act or omission (including any negligence, unlawful conduct, wilful misconduct or fraud) by you in relation to your use of CrypScrow’s services;
4. third party claim against us in relation to your use of CrypScrow’s services;
5. any action taken by CrypScrow at your request in respect of your account, trade or dispute;
6. any inaction or delay on your part in respect of any dispute, including any failure by you to respond to a request for information by us within the time required under clause 8 (Disputes);
7. any failure by you to comply with any reasonable recommendation made by CrypScrow; and infringement of intellectual property rights by you.

Except in the case of gross negligence or fraud in resulting a dispute, and to the fullest extent permitted by law, CrypScrow is not liable for:

1. any breach of these Service Terms; or
2. any act or omission (including any negligent act or omission) of CrypScrow in connection with these Service Terms or any services supplied by CrypScrow.

Nothing in these Service Terms restrict, exclude or modify any rights that cannot be excluded under any applicable law including the consumer guarantees set out in the *Competition and Consumer Act 2010* (Cth). If we are liable for a breach of a consumer guarantee (or any other term implied by law) and that liability cannot, by law, be excluded but can be limited, our liability is, to the fullest extent permitted by law, limited to any one or more of the following as we determine in our absolute discretion:

* (a) resupplying the services; or
* (b) paying the costs of having the services resupplied.

If we were grossly negligent in resolving a dispute, then our liability is capped at the fees, commissions and charges paid to us in respect of the transaction(s) giving rise to the claim.

Under no circumstances, including in cases of gross negligence or fraud, are we liable to you for any consequential loss suffered by you (including any loss of profit).

**17. Privacy**

Personal information we collect about you through the services (if any) will be dealt with in accordance with our Privacy Policy.

**18. Notices**

You agree that an email sent to the email address nominated when you created your account is a valid notice under these Service Terms.

You should exercise reasonable caution when reviewing emails and SMSs purporting to originate from CrypScrow as emails can be vulnerable to phishing, spoofing and additional viruses.

**19. Changes to these terms**

We reserve the right, at our sole discretion, to update, change or replace any part of these Service Terms by posting updates and changes to our website. If there is a change which has a material adverse impact on you, we will notify you by emailing you and providing 30 days’ notice. If you do not agree to the changes, your only remedy is to discontinue using the services.

It is your responsibility to check our website periodically for changes. Your continued use of or access to our website or the services following the posting of any changes to these Service Terms constitutes acceptance of those changes.

These Service Terms were last updated in June 2018.

**20. Terms that survive account closure**

The following terms in these Service Terms continue to apply after the closure of your account:

* Clause 8 – Disputes;
* Clause 9 – CrypScrow fees; and
* Clause 14 – Limitation of liability and indemnity.

**21. Entire understanding**

These Service Terms contain the entire understanding between the parties as to the subject matter of this terms.

**22. Contact**

Please send any questions, comments, issues, or general correspondence via email to [connect@CrypScrow.com](mailto:connect@CrypScrow.com).

**Privacy Policy**

*Updated June 8th, 2018*

Our service isn’t set up to collect personal information about you. You can join CrypScrow under a pseudonym and remain anonymous to us if you want.

However, if we receive information that identifies you, this Privacy Policy tells you how we deal with it.

**Personal information**

This Privacy Policy concerns any personal information of yours which is provided to us.

Personal information is any information about an identified individual or an individual who is reasonably identifiable, whether the information is true or not and whether the information is recorded in a material form or not.

CrypScrow collects, uses, and discloses personal information in accordance with this Privacy Policy and the *Privacy Act 1988* (Cth) (including the Australian Privacy Principles) (**Privacy Act**).

**What personal information do we collect and why?**

The types of personal information we may collect include:

* from users who sign up for a CrypScrow account – email addresses, names (if used as a username), trade activity (such as amounts and local currencies), phone numbers, and information about a user’s response time.
* from website visitors – IP addresses, website preferences and device information;
* if you contact us with a query – your contact details.

If we are not provided with the information that we request, then we may not be able to provide services to you or respond to your query.

We do not collect the content of your communications with other CrypScrow users, unless required to do so to resolve a dispute under the [Service Terms](https://localethereum.com/terms/service-terms). These communications are end-to-end encrypted so we cannot decipher or read them.

The personal information you provide us may be used for a number of purposes connected with our business operations, which include to:

* provide the CrypScrow services, including facilitating communications between CrypScrow users;
* respond to any requests from you;
* better understand your needs in relation to cryptocurrency trading;
* develop and improve the quality and scope of the services we provide, and seek your feedback; and
* better understand our how website visitors use the website and how CrypScrow users use the service.

We may email you with updates about our services. You always have the right to opt-out of receiving such information. You may exercise that right by clicking the "unsubscribe" button in the email, or contacting us using the details below.

We will not use your information for purposes other than those described above unless we have your consent or as permitted by law (including for law enforcement or public health and safety reasons).

**Passive information collection**

As you navigate through this website, certain information can be passively collected (that is, gathered without you actively providing the information) through various technologies, such as cookies, internet tags or web beacons and navigational data collection. You can manage passive information collection settings in the settings of your browser.

This website may use and combine such passively collected information to provide better services to website visitors, customise the website based on your preferences, compile and analyse statistics and trends and otherwise administer and improve the website for your use.

**How we collect your personal information**

We generally collect personal information directly from you, for example through online forms or when you contact us.

We may also collect personal information through trade activity, server log files and passive information collection technologies.

**Sharing your personal information**

We also may disclose your personal information to:

* others in accordance with a request made by you – for example, if your username is your real name, then we will list this when you ask to be listed on the CrypScrow marketplace;
* our third party service providers engaged by us to perform business and technology services, when reasonably required;
* law enforcement bodies – both if required by a warrant or voluntarily if we suspect you have engaged in fraud or misuse; and
* persons to whom we are required by law to disclose information.

When making disclosures to our service providers, we take reasonable steps to ensure that they are bound by privacy obligations.

Unless you consent, we otherwise do not disclose your personal information to third parties.

**Access and correction**

You may request access to any of the personal information we hold about you by contacting us as specified below. We reserve the right to charge a reasonable fee for the costs of retrieval and supply of any requested information.

We will take all reasonable steps to ensure that the personal information we collect, use or disclose is accurate, complete and up to date. To ensure your personal information is accurate, please notify us of any errors or changes to your personal information and we will take appropriate steps to update or correct such information in our possession.

**Storage and security**

We will take all reasonable precautions to safeguard your information from loss, misuse, unauthorised access, modification, disclosure or destruction. We may store your files as electronic records. We implement a range of electronic security measures to protect the personal information that we hold, including using secured databases using industry-standard network security practices.

You should keep in mind that no internet transmission is ever completely secure or error-free.

**Links to other websites**

This website may contain links or references to other websites to which this Privacy Policy may not apply. You should check their own privacy policies before providing your personal information.

**Notifiable data breaches scheme**

In the event of any loss or unauthorised access or disclosure of your personal information that is likely to result in serious harm to you, we will investigate and notify you in accordance with the Privacy Act.

**Complaints**

If you have any questions or concerns about our collection, use or disclosure of personal information, or if you believe we have not complied with this Privacy Policy or the Privacy Act, please contact us as set out below. We will investigate the complaint and determine whether a breach has occurred and what action, if any, to take.

CrypScrow takes all privacy complaints seriously and will aim to resolve any such complaint in a timely and efficient manner.

CrypScrow expects our procedures will deal fairly and promptly with your complaint.

**How to contact us**

If you wish to exercise your right to opt-out of receiving our marketing materials, or you have any questions or concerns about this Privacy Policy or our information practices, please contact us at: [connect@CrypScrow.com](mailto:connect@CrypScrow.com)

**Changes to this Privacy Policy**

Our Privacy Policy may change from time to time as updated on this website. Before providing us with personal information, please check this Policy on our website for any changes.

This Privacy Policy was last updated June 2018

Exchange

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