XPAY Legal Documentation Package

Date: May 10, 2025

# 1. Terms of Use

* User Responsibilities: Users must maintain confidentiality of their account credentials and take responsibility for activities under their account.
* Account Security: XPAY provides secure services, but users are responsible for maintaining device and wallet security.
* Prohibited Activities: Illegal use, money laundering, or manipulation of the XPAY platform is strictly forbidden.
* Limitation of Liability: XPAY is not liable for loss of funds due to user negligence, hacks, or blockchain vulnerabilities.
* Jurisdiction: Governed under the laws of an international neutral zone, to ensure global access and fairness.

# 2. Privacy Policy

* Data Collection: Only minimal user data required for compliance (e.g., wallet addresses, IP logs).
* Cookies: Used for session management and analytics.
* Data Usage: We never sell user data; used only for platform improvement and legal compliance.
* User Rights: GDPR and CCPA compliant. Users may request deletion or review of their data.
* Data Retention: Retained securely for regulatory periods, then purged.

# 3. Token Sale Terms

* Token Nature: XPAY is a utility token designed for digital payment and governance.
* Eligibility: Participation requires identity verification (KYC/AML) if regulated sale occurs.
* Risk Disclosure: Cryptocurrency investments carry risk. No guarantee of token value.
* Refund Policy: All sales final unless otherwise stated.
* Dispute Resolution: Binding arbitration governed by international neutral jurisdiction.

# 4. Whitepaper Legal Disclaimer

* XPAY whitepaper is not a financial prospectus.
* Forward-looking Statements: Subject to market and technology risk.
* Not Investment Advice: XPAY is not a security, and purchasing XPAY is not an investment contract.
* Use at Your Own Risk: Participation means acceptance of potential losses.

# 5. IP & Trademark Statement

* XPAY logo, name, and branding are intellectual property of Gorazd Marolt.
* Use of branding without permission is prohibited.
* XPAY may license its brand to third parties with written approval only.

# 6. Liability Disclaimer

* Founder Liability: Gorazd Marolt is not liable for fluctuations, hacks, or blockchain errors.
* XPAY is decentralized and operates independently after launch.
* Technology is provided as-is without warranties of performance or future value.