

TERMS OF USE – PAGCRYPTO FINANCE

1. Introduction

Before using any service or product related to **PagCrypto**, you must read and agree to all the terms and conditions described herein.

These Terms of Use govern and apply to the services and products offered by **STRAUCORP TECNOLOGIA LTDA**, registered under **CNPJ nº 02.943.133/0001-27**, headquartered at **R. Bom Jesus, 212, Curitiba/PR**, hereinafter referred to as "**PagCrypto**" (brand and digital platform).

By accepting these terms, the **user** agrees to all conditions set forth herein, and acceptance is a **mandatory condition** for using the services.

Important Notice:

- Users **under 18 years old** may not provide personal data or use the services.
 - PagCrypto **does not provide custody** of crypto assets; all transactions occur via **Web3**.
 - The company **is not responsible** for fraud or private key losses.
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2. Definitions

For the purposes of this document, the following terms have the meanings below:

- **User:** An individual or legal entity, of legal age and properly identified, who will use PagCrypto services.
- **PagCrypto Interfaces:** Applications, websites, and customer service channels provided by the company.
- **Our Website:** www.pagcrypto.finance
- **Crypto Asset:** A digital asset based on cryptography, registered on a **blockchain network**.
- **Blockchain:** Technology that records transactions **immutably and transparently**.
- **PagCrypto Finance:** A platform for the **fast and secure brokerage** of buying and selling crypto assets via **PIX and other payment methods**.
- **PIX:** An instant payment system created by the **Central Bank of Brazil (BCB)**.
- **Cryptocurrency Wallet:** Software or device used to store and access crypto asset information.
- **KYC (Know Your Customer):** A client identification procedure to prevent fraud and illicit activities.

3. Fees and Limits

3.1 Applicable Fees

- **Service fees** are available on the PagCrypto interfaces and are charged at the time of the transaction.

3.2 Transaction Limits

- **Minimum amount:** No minimum limit for transactions.
- **Maximum amount:** R\$ **5,000.00** per transaction.
- Users making high-volume transactions may be subject to **additional verification**, at PagCrypto's sole discretion.

3.3 Changes to Fees and Services

PagCrypto may modify fees, services, and prices at any time. Changes will be communicated **whenever possible**, respecting applicable laws.

4. Policies and General Rules

- Users must follow the **rules and instructions** provided by PagCrypto.
 - **It is strictly prohibited** to use services for illegal activities (e.g., gambling, purchasing prohibited products).
 - Violations may result in **immediate account suspension without prior notice**.
 - The company **is not responsible** for failures due to external factors (e.g., banks, internet services).
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5. Transaction Rules and Responsibilities

5.1 Cancellations and Refunds

- Cancellations and refunds are processed **only after bank confirmation**.
- If the bank confirms the refund, we can **locate and return** the funds.

5.2 Custody Policy

- **PagCrypto does not provide custody** of crypto assets. All operations take place via **Web3**.

- In **P2P transactions**, PagCrypto holds an **escrow account** until the other party deposits the crypto assets.

5.3 Responsibility for Losses and Fraud

- **The user is responsible for managing their private keys.**
 - PagCrypto **is not liable** for private key losses or fraud resulting from the user's security failures.
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6. PagCrypto Services

6.1 Requirements for Use

To use PagCrypto, the user must:

- Be **at least 18 years old**.
 - Have a **valid CPF, CNPJ, or passport**.
 - Have a **compatible device** and internet access.
 - Complete the **KYC process** for identity verification.
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7. Privacy and Security

7.1 Data Protection

User data is processed in accordance with the **General Data Protection Law (LGPD)**.

7.2 Information Sharing

PagCrypto may share data with third parties for:

- **Transaction processing and security.**
- **Legal compliance** (Central Bank, Federal Revenue Service, COAF).

7.3 User Rights Over Their Data

Users may request:

- **Access, correction, or deletion of their data.**
 - More details in our **Privacy Policy**.
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8. Customer Service and Support

8.1 Contact Channels

User support is available through:

- **Email** (suporte@pagcrypto.finance)
- **Online chat**
- **Discord** (ticket system)

8.2 Service Hours

- Support is available **during business days and hours**.
- We are also active on social media:
 - **Discord, Instagram, X.com, TikTok, YouTube.**

Users can reach us through any of these platforms.

9. Limitation of Liability

- The company **is not responsible** for temporary service interruptions, technical failures, or force majeure events.
- **No compensation** will be granted for indirect losses or lost profits.
- PagCrypto's liability is limited to the **transaction value** that caused the damage.

10. Changes to Terms

- PagCrypto may modify these Terms at any time.
- Changes will take effect **30 days after publication**, unless immediate application is required by law.
- Users will be notified via the website or official communication channels.

11. Dispute Resolution and Jurisdiction

- Disputes will be resolved **first through amicable means**.
- If no agreement is reached, the competent jurisdiction will be the **courts of Curitiba/PR**, with the exclusion of any other jurisdiction.

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