

Terms & Conditions

****Effective Date:** 27 Aug 2025**

****Last Updated:** 11 Sep 2025**

Welcome to Yalta. These Terms & Conditions ("Terms") govern your access and use of the Yalta Crypto-Based Prepaid Credit Card and related services ("Services") provided by Yalta ("we," "our," "us").

By applying for, activating, or using the Yalta card, you agree to these Terms. Please read them carefully. If you do not agree, do not use the Services.

1. Eligibility

- * You must be at least 18 years old to apply.
- * You must successfully complete Know Your Customer (KYC) and Anti-Money Laundering (AML) verification.
- * Yalta reserves the right to approve or deny applications at its discretion.

2. Card Issuance & Usage

- * The Yalta card is a prepaid card that allows spending of supported cryptocurrencies and/or fiat.
- * The card is not a credit facility; you can only spend funds you have loaded.
- * Transactions are subject to applicable exchange rates, fees, and limits.
- * The card may not be used for illegal activities, gambling (where prohibited), money laundering, or fraud.

3. Loading & Transactions

- * You may load the card using supported cryptocurrencies or fiat methods as available on Yalta.
- * All transactions are final once confirmed; Yalta is not responsible for incorrect wallet addresses or third-party errors.
- * Transaction limits, fees, and supported currencies are detailed on ****[www.yalta.io](http://www.yalta.io)**** and may change without prior notice.

4. Fees & Charges

- * Fees may include issuance, loading, withdrawal, transaction, exchange, and inactivity fees.
- * All applicable fees will be disclosed on ****[www.yalta.io/fees](http://www.yalta.io/fees)****.
- * By using the card, you agree to the applicable fee schedule.

5. User Responsibilities

- * Keep your login credentials, PIN, and card details secure.
- * Immediately notify Yalta if you suspect unauthorized access or fraudulent use.
- * You are responsible for all activity conducted using your card and account.

6. Security & Compliance

- * Yalta implements security measures including encryption, monitoring, and fraud prevention.
- * We comply with global KYC/AML regulations and may request additional verification.
- * We reserve the right to freeze or suspend accounts suspected of suspicious activity.

7. Restrictions

You may not:

- * Use the card for unlawful purposes.
- * Circumvent transaction limits or security features.
- * Interfere with or disrupt Yalta's platform or services.

8. Termination & Suspension

- * Yalta may suspend or terminate your account if you breach these Terms, fail verification, or engage in prohibited activities.
- * You may close your account at any time by contacting support.
- * Outstanding obligations (fees, disputes, pending investigations) will survive account closure.

9. Risk Disclaimer

- * Cryptocurrency values are volatile and not insured by any government or regulatory body.
- * Yalta is not liable for losses arising from market fluctuations, third-party failures, or force majeure events.
- * Use of the Yalta card is at your own risk.

10. Limitation of Liability

- * Yalta is not responsible for indirect, incidental, or consequential damages.
- * Our maximum liability is limited to the amount of fees paid by you in the 12 months prior to the claim.

11. Amendments

We may update these Terms from time to time. Updates will be posted on [**\[www.yalta.io\]\(http://www.yalta.io\)**](http://www.yalta.io) with a revised "Last Updated" date. Continued use of the card constitutes acceptance of updated Terms.

12. Governing Law & Dispute Resolution

- * These Terms are governed by the laws of \[Insert Jurisdiction - e.g., Singapore, UAE, or whichever your company is registered].
- * Disputes shall be resolved through arbitration or mediation before resorting to court, unless otherwise required by law.

13. Contact Us

For questions, disputes, or support, contact us at:



support@yalta.io



www.yalta.io
