



ZAMWALLET

TERMS & CONRITIONS

BY ZAMIO LIMITED LLC

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Welcome to Zamio ecosystem

The Zamio ecosystem is a comprehensive platform that offers users secure access to a wide range of cryptocurrency services through ZamWallet.

ZamWallet serves as the central hub for storing, exchanging, and purchasing cryptocurrencies, as well as for managing and safeguarding NFTs. Additionally, Zamio includes a marketplace for exchanging digital assets provided by our partners, and offers educational resources to help users navigate the crypto world. A unique feature of Zamio is its support for experts who can publicly showcase their cryptocurrency portfolios, allowing users to follow their strategies and receive personalized advice, fostering an interactive and educational environment.

The entire Zamio ecosystem is provided by **Zamio Limited LLC** (D-U-N-S Number is 933892303; AZ1025, Baku, Nasimi district, ELMAN OVCHUYEV, House 3, m. 25/26). Throughout this document and other official texts, our company may be referred to as "Zamio," "We," and other related terms. These names and references should be understood as synonymous with Zamio Limited.

About these Terms & Conditions

By accessing and using ZamWallet, you agree to comply with and be bound by the following Terms & Conditions. This document outlines the legal framework governing your use of our software and services, detailing your rights and responsibilities as a user, as well as the obligations of Zamio.

The primary purpose of this Terms & Conditions is to establish a clear and transparent agreement between ZamWallet and its users. It aims to protect the interests of both parties by setting out the rules and guidelines that govern the use of our platform. By defining the scope of our services, user responsibilities, and our commitments, we ensure a mutual understanding that fosters trust and security.

These Terms are official located at <https://tinyurl.com/ZAMWalletTerms>

Acceptance of Terms

Your use of ZamWallet signifies your acceptance of these Terms and Conditions.

If you do not agree with any part of these terms, you must discontinue the use of our services immediately. ZamWallet reserves the right to modify or update these terms at any time without prior notice. It is your responsibility to review these terms periodically to stay informed of any changes. Continued use of the platform following the posting of changes will constitute your acceptance of those changes.

User Obligations

As a user of ZamWallet, you are required to adhere to certain standards to ensure the integrity and security of the platform. These include but are not limited to:

- Providing accurate and up-to-date information during registration and verification processes.
- Safeguarding your account credentials and private keys to prevent unauthorized access.
- Complying with all applicable laws and regulations, including anti-money laundering (AML) and know-your-customer (KYC) requirements.

Security and Privacy

ZamWallet places the highest priority on the security and privacy of its users.



We employ advanced security measures to protect your assets and personal information. Our Privacy Policy, incorporated herein by reference, details how we collect, use, and protect your data. We are committed to maintaining the confidentiality and integrity of your information while providing a secure environment for all transactions.

Our Privacy Policy is official available by [this link here](#).

Risk Acknowledgment

Engaging in cryptocurrency transactions involves significant risks.

The value of cryptocurrencies can fluctuate widely, and there is a possibility of losing your entire investment. We don't provide financial or investment advice, and you should not interpret any information or communication from us as such. You are encouraged to conduct your own research and consult with professional advisors before making any investment decisions.

Limitation of Liability

We shall not be liable for any direct, indirect, incidental, special, or consequential damages arising from your use of the platform. This includes, but is not limited to, losses resulting from technical issues, unauthorized access, or any other circumstances beyond our control. By using our services, you agree to indemnify and hold ZamWallet harmless from any claims or damages arising from your use of the platform.

Contact Information

If you have any questions or concerns regarding these Terms and Conditions, please contact our support team at help@zam.io. We are committed to providing prompt and helpful assistance to address any issues you may encounter.

By agreeing to these Terms and Conditions, you affirm that you understand and accept the responsibilities and risks associated with using ZamWallet.

We thank you for choosing ZamWallet and look forward to serving your cryptocurrency needs.



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SECTION I. DEFINITIONS

ZAMIO	Our expansive ecosystem that includes a suite of software products, services, and provider integrations designed to support Users in the cryptocurrency and digital asset space;
ZAMWALLET	The non-custodial wallet software (available as a mobile and web application) that serves as the gateway to Zamio’s ecosystem. ZamWallet allows Users to create and manage cryptocurrency wallets, store and transfer supported cryptocurrencies, purchase or exchange digital assets via integrated partner services, manage Non-Fungible Tokens (NFTs), and access other features such as the Expert Follow functionality. ZamWallet does not hold or control Users’ assets; it is a software tool enabling Users to interact with blockchain networks and third-party services while retaining full control of their own assets;
USER	Any individual (or entity, where applicable) who uses ZamWallet. “User” or “you” refers to anyone accessing or utilizing ZamWallet’s Services, subject to meeting the eligibility criteria in these Terms;
DIGITAL ASSETS	Cryptocurrencies, tokens, NFTs, and other blockchain-based digital assets. These are decentralized and volatile digital commodities (e.g., Bitcoin, Ethereum, digital tokens) that are not issued or guaranteed by any government or central bank;
NFT	Non-Fungible Token, a unique digital asset that represents ownership of specific items or content on the blockchain;
EXPERT	A User of ZamWallet who opts to publicly share their cryptocurrency portfolio, trading strategies, or investment insights within the ZamWallet platform. Experts may be followed by other Users through ZamWallet’s “Expert Follow” feature, but they are not certified financial advisors or Zamio employees;
EXPERT FOLLOW	A paid feature of ZamWallet that enables Users to follow the portfolios or trading activities of selected Experts. This feature provides information and updates about an Expert’s strategies and trades, allowing Users to mirror or learn from those strategies at their own discretion. Expert Follow does not constitute investment advice or portfolio management by Zamio;
KYC	Know Your Customer, a verification process where Zamio collects user information to comply with AML regulations;
AML	Anti-Money Laundering, a set of laws and regulations aimed at preventing money laundering activities within the financial and cryptocurrency markets;
INTELLECTUAL PROPERTY	Any content, trademarks, or proprietary information owned by Zamio Limited, including the ZamWallet platform and related technologies;
THIRD-PARTY	means any vendors that are in relationships with us. Third parties include service providers, additions, and integrations to the ZamWallet (e.g., payment processing), software provider, and any other entities engaged by us to fulfill Terms.
THIRD-PARTY SERVICES	Services, content, or applications provided by independent third parties which may be accessible through ZamWallet. These include, for example, partner cryptocurrency exchanges or “fiat on-ramp” providers integrated into ZamWallet for buying/selling crypto, NFT marketplaces, decentralized applications (DApps), or



other services not operated by Zamio. Use of Third-Party Services is subject to those third parties' terms, and Zamio is not responsible for their content or operations.

SECTION II. ACCEPTANCE OF TERMS

By creating an account or otherwise accessing or using ZamWallet, you confirm that you have read, understood, and agree to these Terms in their entirety. If you do not agree with any part of these Terms, you must not use ZamWallet and should discontinue access immediately. Your use of ZamWallet also signifies your agreement to any applicable Privacy Policy and other policies or guidelines that Zamio may implement or update from time to time.

Modifications to Terms: Zamio reserves the right to amend or update these Terms at any time in its sole discretion. Any changes will be effective once posted on our official website (or within the ZamWallet app). We may, but are not obligated to, notify you of significant changes via email or in-app notification. However, it is ultimately your responsibility to review the Terms periodically for updates. If you continue to use ZamWallet after changes to the Terms have been posted, such use will constitute your acceptance of the revised Terms. If you do not agree to any updated Terms, you must stop using ZamWallet.

Consent and Capacity: By accepting these Terms, you represent that you are legally capable of entering into this agreement. If you are accepting on behalf of a legal entity (e.g., a company), you represent that you have the authority to bind that entity to these Terms.

SECTION III. ELIGIBILITY

ZamWallet is intended for use by individuals who meet the following eligibility criteria. By using ZamWallet, you represent and warrant that:

- **Minimum Age:** You are at least 18 years old (or the age of majority in your jurisdiction, if higher). ZamWallet is not intended for children or minors.
- **No U.S. Persons:** You are **not** a United States Person and are not using ZamWallet from the United States. Zamio does not offer ZamWallet to U.S. citizens, U.S. residents, or anyone subject to U.S. jurisdiction. By accessing or using ZamWallet, you affirm that you are *not* a "U.S. Person" as defined under Regulation S of the U.S. Securities Act of 1933, and that you are not located in or a resident of the United States.
- **No Restricted Jurisdictions:** You are not located in, under the control of, or a citizen/resident of any country or territory that is subject to comprehensive economic sanctions or where the use of ZamWallet would violate applicable law. (Such jurisdictions may include, for example, countries currently sanctioned by the United Nations, U.S., or other applicable authorities.) You agree that you will not use ZamWallet while located in any such prohibited jurisdiction.
- **Legal Compliance:** Your use of ZamWallet complies with all laws, regulations, and rules applicable to you in your home jurisdiction and in any jurisdiction where you use the app. The availability of ZamWallet in your region does not guarantee that using it is legal; you are responsible for ensuring that no law or regulation prohibits your use. The right to access ZamWallet is revoked in any jurisdiction where use of ZamWallet is unlawful or strictly regulated.
- **No Prohibited Users:** You are not on any government-issued watchlist or list of restricted persons. For example, you are not identified on any sanctions list such as the U.S. Treasury Department's Specially Designated Nationals list or similar lists of denied parties.



Zamio maintains the right to refuse or restrict access to ZamWallet for any person or jurisdiction if we have reason to believe that such use would violate laws or our policies. We may update the above eligibility criteria from time to time in line with regulatory requirements.

SECTION IV. USER OBLIGATIONS

When using ZamWallet, you agree to adhere to the following obligations and responsibilities designed to maintain a lawful, secure, and fair environment:

- **Accurate Information:** You must provide truthful, current, and complete information when creating your ZamWallet account or when requested as part of any verification process. This includes information for identity verification (Know Your Customer or **KYC** procedures) if you access features that require it. You agree to promptly update any information that becomes inaccurate or outdated.
- **Identity Verification:** You agree to comply with any KYC, Anti-Money Laundering (**AML**), or other due diligence requests from Zamio or its partners if required by law or by certain features of ZamWallet. This may include providing personal identification documents or other information. Failure to complete required verifications may result in service limitations or termination of your access.
- **Account Security:** You are responsible for maintaining the confidentiality of any credentials associated with your ZamWallet (such as login information, passwords, PINs, and especially any secret recovery phrase or private keys for your cryptocurrency wallets). **Do not share** your wallet secret phrase or private keys with anyone. Zamio will **never** ask you for your private keys or secret phrases. If you suspect any unauthorized access to your account or wallet, you must notify us immediately. However, be aware that because ZamWallet is non-custodial, *you* are the only one who can control access to your crypto wallets – Zamio cannot recover your funds if you lose your private keys or allow them to be compromised.
- **Lawful Use Only:** You will use ZamWallet strictly for lawful purposes. You will not use ZamWallet to engage in any activity that is fraudulent, illegal, or that violates any law, regulation, or the rights of others. Prohibited activities include (but are not limited to) using ZamWallet in connection with money laundering, terrorist financing, tax evasion, fraud, disseminating malware, theft of digital assets, or any other criminal or civil offense.
- **No Sanctions Violations:** You will not use ZamWallet to transact with, hold or transfer Digital Assets that are derived from any unlawful activity or from any sanctioned person or entity. You agree not to use ZamWallet in a manner that circumvents or attempts to circumvent trade sanctions or embargoes.
- **No Harmful Conduct:** You agree not to (i) interfere with or disrupt ZamWallet's normal operation, security, or integrity; (ii) deploy any viruses, worms, or harmful code through or into ZamWallet; (iii) attempt to gain unauthorized access to any portion of ZamWallet or its systems; or (iv) use any automated means (e.g., bots, scrapers) to access or use ZamWallet in violation of our API or platform rules.
- **No Impersonation or Misrepresentation:** You will not impersonate any person or entity, or misrepresent your affiliation with a person or entity when using ZamWallet. You will not use ZamWallet in a manner that could falsely imply endorsement, partnership, or other relationship between you and Zamio (aside from your permitted use of the Services as a User).
- **Financial Responsibility:** You are responsible for all activities that occur under your ZamWallet account or through your use of ZamWallet. You acknowledge that any transactions you initiate (such as sending cryptocurrency) are irreversible once submitted to a blockchain network. You



must ensure you have sufficient funds (cryptocurrency or otherwise) before initiating transactions or paid features.

- **Taxes:** You are solely responsible for determining, reporting, and paying any taxes applicable to your use of ZamWallet and your cryptocurrency transactions. Zamio is not responsible for withholding taxes or providing you with tax advice. Keep records of your transactions as needed for tax purposes.
- **Compliance with Terms:** You will abide by all other rules and guidelines in these Terms and any additional policies Zamio may introduce. This includes respecting intellectual property rights (see Section XII) and not infringing any patent, trademark, copyright, or other rights in your use of ZamWallet.

If you violate any of the above obligations or if we suspect, at our sole discretion, that your use of ZamWallet violates these Terms or any applicable law, Zamio may take action including suspending or terminating your access (see Section XIII), and if necessary, reporting your activity to law enforcement or other authorities. You agree to cooperate with any investigations into your account or transactions as we may request.

KYC and Anti-Money Laundering (AML) Compliance: You agree to comply with all applicable laws and regulations regarding Anti-Money Laundering (AML) and Know Your Customer (KYC) procedures. Zamio reserves the right to implement identity verification protocols at its discretion or as required by applicable law or third-party partners. You may be required to provide information and documentation such as government-issued identification, proof of residence, or source of funds.

Zamio may refuse access to certain features, restrict transactions, or terminate your use of ZamWallet if you fail to complete required KYC procedures or if your activity is suspected to violate AML regulations. You acknowledge and agree that Zamio may report suspicious activities to relevant authorities without prior notice or consent, in accordance with applicable AML laws.

Failure to comply with KYC/AML requirements may result in immediate suspension or termination of your access to ZamWallet and its features.

Prohibited Uses: You agree that you will not use ZamWallet for any illegal, abusive, or fraudulent activities, including but not limited to:

- Transacting with, funding, or facilitating activities involving Politically Exposed Persons (PEPs) in violation of applicable compliance obligations;
- Circumventing international sanctions or embargoes;
- Direct or indirect involvement in any of the following categories of prohibited content, services, or transactions:
 - Adult services including escort and prostitution;
 - Human body parts, including organs (live, cultured, preserved);
 - Child sexual abuse material (CSAM) in any form;
 - Copyright circumvention tools or unlocking devices;
 - Counterfeit or unauthorized goods;
 - Illegal drugs, controlled substances, and paraphernalia;
 - Endangered species or products derived from them;
 - Forged or fraudulent identification documents, including fake passports;
 - Hacking tools, spyware, or cracking software;



- Any goods, services, or activities that are illegal under applicable law or promote unlawful conduct;
- Regulated goods (e.g., pharmaceuticals, firearms) without required licensing or in violation of applicable law;
- Weapons including knives, brass knuckles, firearm parts, or similar combat-related items;
- Any other goods or services not in compliance with all applicable laws and regulations.

You also agree not to use ZamWallet to fund or support terrorism, money laundering, tax evasion, or any form of financial crime.

Zamio reserves the right to monitor usage and report suspected violations to appropriate authorities. Any breach of this section may lead to immediate suspension or permanent termination of your access to ZamWallet without notice.

SECTION V. SCOPE OF ZAMWALLET SERVICES

Software-Only Non-Custodial Wallet: ZamWallet is a **non-custodial digital wallet software** that enables you to interface with various blockchain networks and manage your own Digital Assets. This means that **you, and only you, have control over your cryptocurrency and NFT assets and the private keys that secure them.** Zamio does **not** take custody of your funds at any time; all transactions initiated through ZamWallet are executed on their respective blockchain networks by you. You authorize transactions from your wallet directly, and no transactions can occur without your initiation and approval. Because ZamWallet operates as non-custodial software, **Zamio is not a bank, custodian, trustee, or financial intermediary** – we do not hold fiat currency or crypto on your behalf, and we do not execute transactions for you.

Services Provided: ZamWallet provides a user-friendly platform and toolkit for individuals to manage digital assets and access certain features of the Zamio ecosystem:

- **Wallet Management:** You can create one or more blockchain wallets (each with its own address and private key) via ZamWallet. The app helps you store, organize, and view your cryptocurrency balances and NFT collections in those wallets. You can send and receive supported cryptocurrencies and tokens through the wallet interface. When you perform transactions (like transferring crypto to another address), ZamWallet will transmit your signed transaction to the relevant blockchain network, but **the actual transaction is carried out by the decentralized network**, not by Zamio.
- **Integrated Purchase/Exchange Services:** ZamWallet may provide access to third-party services that allow you to purchase, sell, or exchange Digital Assets. For example, ZamWallet might integrate with partner **crypto exchanges** or fiat “on-ramp/off-ramp” providers that let you buy crypto with a credit card or swap one cryptocurrency for another. These services might appear within the ZamWallet interface (for convenience), but any such transaction is facilitated by an independent third-party provider under their own terms and conditions (see Section VII on Third-Party Services). Zamio itself is **not** an exchange or broker and does not guarantee any third-party service outcomes. We **do not** collect or store any fiat currency from you; any fiat-to-crypto or vice versa transactions are handled by licensed partners outside ZamWallet.
- **NFT Management:** ZamWallet allows you to view and manage NFTs associated with your wallet addresses. You can store your NFTs in your wallet and, if supported, initiate transfers of NFTs. Some integrated partner marketplaces may be accessible through ZamWallet for buying or selling NFTs, but those marketplace transactions are between you and the third-party provider. Zamio does not act as an auctioneer or intermediary in NFT sales.



- **Educational Resources:** ZamWallet may offer educational content, tutorials, market information (such as cryptocurrency prices or news), and other resources to help Users navigate the crypto world. Such content is provided for general information and convenience only. Zamio does not guarantee the accuracy or timeliness of any such information and it should **not** be construed as investment advice or an endorsement of any digital asset. You should independently verify information before relying on it for investment decisions.
- **Expert Follow Feature:** A unique aspect of ZamWallet is the **Expert Follow** functionality, which is described in Section VI. This feature allows Users to follow certain experienced community members (“Experts”) to possibly emulate their strategies. **This is an optional service and should be used responsibly and with a clear understanding of the risks.**

No Financial Services: It is important to understand the limits of ZamWallet’s role. ZamWallet is **not** a financial product or service in itself – it is a software tool. Zamio Limited is *not* operating an exchange, not providing custodial services, not acting as a payment processor, and not offering any banking or money transmission services. We are **not a broker, financial advisor, investment platform, or intermediary** in any way. Using ZamWallet does not establish a brokerage account or any fiduciary relationship between you and Zamio. Any decision to buy, sell, hold, or transfer Digital Assets is made by you alone, possibly through third-party services you access via ZamWallet. **Zamio does not provide investment advice or recommendations** regarding the trading of crypto assets. All transactions are self-directed by you, and you are solely responsible for the outcomes.

No Guarantee of Availability: While Zamio strives to support a wide range of Digital Assets and provide continuous access to the ZamWallet application, we do not guarantee that any particular asset will always be supported or that all features will be available at all times. Blockchain networks are independent of ZamWallet; if a network is down, congested, or if we decide to discontinue support for a certain blockchain or asset, you may not be able to use ZamWallet for that specific asset or function. We will endeavor to inform Users of material changes to supported assets or features, but reserve the right to add, remove, or modify support for any digital asset or feature at any time based on security, legal, or technical considerations.

SECTION VI. “EXPERT FOLLOW” FEATURE

ZamWallet offers an optional paid feature called **Expert Follow**. This feature allows Users to follow and observe the trading strategies or portfolio moves of designated “Experts” within the Zamio community. **By opting to use Expert Follow, you acknowledge and agree to the following terms, understanding the risks involved:**

- **No Investment Advice or Portfolio Management:** The Expert Follow feature is provided for informational and social trading purposes only. **It is not an investment advisory service.** Neither Zamio nor the Experts provide personalized investment recommendations to you through this feature. Any insights, strategies, or portfolio information you gain from following an Expert should not be considered financial advice or a guarantee of results. Zamio does not take into account your personal financial situation or objectives, and nothing presented via Expert Follow constitutes an offer, solicitation, or recommendation to buy or sell any asset. **You are solely responsible for any investment decisions you make** after viewing an Expert’s activity. If you execute similar trades or strategies as an Expert, you do so at your own risk and discretion.
- **Experts Are Independent Users:** Each Expert is an independent user of the platform who has chosen to share their portfolio or trading activity. Experts are *not* employees, agents, or representatives of Zamio. Zamio does not certify, verify, or guarantee the expertise, skill, or track record of any Expert. We make **no representations or warranties about the quality or accuracy of an Expert’s decisions.** Just because a user is labeled as an “Expert” in our platform does not



mean their strategies will be successful or suitable for you. They may have different goals, risk tolerance, or financial situations than yours, and could even make mistakes or poor decisions.

- **Paid Subscription or Fees:** Access to follow an Expert may require payment, such as a subscription fee, one-time fee, or other compensation model as determined by Zamio. The fee enables access to the Expert's content (such as their portfolio updates or strategy feed) but **does not guarantee any earnings or returns**. All fees for Expert Follow are charged for the service of accessing information and are **non-refundable** once the service period begins, except as required by applicable law or explicitly stated otherwise. Make sure you review the pricing and terms of any Expert Follow subscription before purchase. Zamio reserves the right to change the pricing or structure of Expert Follow fees, and will inform subscribers of any changes that materially affect existing subscriptions.
- **Risk of Following Strategies: Copying or mirroring another trader's moves involves significant risk.** Even if an Expert has a history of successful trades, **past performance is not indicative of future results**. The crypto market can be extremely volatile, and an Expert's strategy could lead to losses under different market conditions. By using Expert Follow, you acknowledge that you might incur substantial losses by attempting to replicate someone else's trades. There is also the risk that the Expert's information could be delayed or not in "real time," meaning you might not be able to exactly match their timing or prices. **You are solely responsible for evaluating any strategy** you see and deciding if it is appropriate for you, considering your own knowledge, financial means, and risk appetite. If you are unsure, you should consult an independent financial advisor before acting on any information from an Expert.
- **No Liability for Outcomes:** Zamio is **not liable for any losses or damages** arising from your use of the Expert Follow feature. Following an Expert is entirely your choice. Zamio does not guarantee that any Expert's strategy will be profitable or that following will yield positive results. You agree not to hold Zamio responsible for the performance of any Expert or the outcome of any trades you decide to make in connection with this feature. **All trading decisions are yours and made at your own risk.** As highlighted by industry risk disclosures, copying other traders can result in *materially different outcomes* for you due to factors like timing, available capital, and execution differences. You should closely monitor any trades you choose to execute and be prepared for the possibility of losses, including the loss of your entire invested amount.
- **No Automatic Execution (unless specified):** By default, Expert Follow provides information and analytics (e.g., notifications of trades an Expert makes, changes in their portfolio allocation, etc.). It does not automatically execute trades on your behalf (Zamio does not have access to trade your assets for you). If ZamWallet in the future offers a technical means to "auto-follow" trades (automated copy trading), such functionality will be subject to additional explicit consent and may be governed by a separate agreement or schedule. In any case, **Zamio will never execute trades without your authorization**. The responsibility to act on information from Expert Follow lies with you – you must manually decide to place any trade in your own wallet or exchange account.
- **Use of Information:** Information you obtain through Expert Follow is for **your personal use only** in connection with your own investing. You must not resell, redistribute, or republish an Expert's content or signals to others without permission. Experts share their content as part of our platform, and that content may be protected by intellectual property or confidentiality considerations (see Section XII on Intellectual Property for more details on user content).
- **Termination or Changes:** Zamio may modify or discontinue the Expert Follow feature (or a particular Expert's availability) at any time. If an Expert chooses to stop participating or if we



have to suspend an Expert (for example, if we suspect market manipulation, fraud, or any violation of our terms by the Expert), your access to that Expert's feed may end. We will endeavor to inform subscribers of significant changes, but reserve the right to act immediately in the interest of platform integrity. If you violate any terms while using Expert Follow (for instance, engaging in abusive behavior toward Experts or misusing the information), we may revoke your access to this feature without refund.

Disclaimer: *Copy trading and social trading features carry inherent risks. You should only use the Expert Follow feature if you fully understand these risks and are prepared to independently bear any losses. Nothing in Expert Follow is a substitute for your own judgment and diligence. The presence of the Expert Follow feature on ZamWallet is meant to foster community learning and interaction, but it is not an endorsement of any particular trading strategy. As noted in industry guidance, even a trader with exceptional past performance can experience sudden and significant losses. Always consider obtaining professional advice tailored to your circumstances before making financial decisions.*

SECTION VII. THIRD-PARTY SERVICES

ZamWallet may integrate or provide you with access to third-party content, technologies, and services ("**Third-Party Services**") as a convenience. These Third-Party Services are not under the control of Zamio, and Zamio does not own, operate, or endorse them. Examples of Third-Party Services include: partner cryptocurrency exchanges or payment processors (for buying/selling crypto), decentralized applications (DApps) or decentralized exchanges (DEXs) accessible through ZamWallet's browser, NFT marketplaces, price data or market information providers, staking service providers, and any other external service you might interact with through ZamWallet.

Key points regarding Third-Party Services:

- **Independent Terms:** When you access a Third-Party Service (for instance, by clicking a third-party link or using an embedded widget in ZamWallet), you are subject to that third party's terms and conditions and privacy policy. **This Terms & Conditions document does not govern the relationship between you and the third-party provider.** Zamio **strongly recommends** that you review any third-party terms and policies before engaging in their services. We do not guarantee that any third-party platform is safe or secure, so you must exercise caution and due diligence.
- **No Control or Responsibility:** Zamio does **not control, endorse, or assume any responsibility** for the content, functionality, security, accuracy, legality, or any other aspect of Third-Party Services. If you use a third-party exchange through ZamWallet to execute a trade, any dispute, error, or loss that arises is strictly between you and that third-party provider. For example, if you encounter a transaction error or your funds are lost while using a DApp or external exchange integrated in ZamWallet, **Zamio cannot reverse the transaction or recover your funds.** Likewise, any data or information provided by third-party sources (such as token prices, news, or analytics) is presented "as is" for convenience, and Zamio does not warrant or verify its accuracy or timeliness.
- **No Liability for Third-Party Actions:** You agree that Zamio will **not be liable** for any damages or losses of any kind incurred as a result of your use of any Third-Party Services. This includes, but is not limited to, losses from failed transactions, service downtime on a third-party side, security breaches or hacks of third-party platforms, bankruptcy or insolvency of a third-party provider, or any fraud or misconduct by third parties. **Any engagement with a Third-Party Service is at your own risk.**
- **Third-Party Fees and Charges:** Some Third-Party Services may impose fees (for example, an exchange might have trading fees, or a payment processor might charge a commission). These fees are determined solely by the third party. ZamWallet might display an estimate of third-party



fees for your convenience, but those are for reference only and may not always be up-to-date or accurate. You are responsible for understanding and paying any such fees. Unless expressly stated by Zamio, any fees paid to third parties are not collected by Zamio and are non-refundable through Zamio.

- **Service Availability:** Third-Party Services might not be available to all Users or in all jurisdictions. For instance, a partner exchange might not operate in certain countries, or a DApp might block users from specific regions. ZamWallet’s interface may show or hide certain third-party options based on your region or compliance reasons. However, it is ultimately your responsibility to comply with any geographic or eligibility restrictions imposed by the third-party providers. If a Third-Party Service is discontinued or becomes illegal in your area, Zamio may remove or disable access to it via ZamWallet without notice.
- **No Agency:** Nothing in ZamWallet’s integration of third parties shall be deemed to create any agency, partnership, or joint venture relationship between Zamio and the third-party providers. Zamio does not act on behalf of third parties, nor do third parties have authority to act on behalf of Zamio. You are separately a customer of each relevant third party.

In summary, whenever you leave the ZamWallet-controlled environment (for example, by initiating a trade that is executed on a third-party exchange or by interacting with a DApp), **you assume full responsibility for that interaction**. If you encounter an issue with a Third-Party Service, you should contact that third party for support. Zamio may, at its discretion, try to facilitate communication or provide general guidance, but we have no obligation to intervene or resolve third-party disputes. **All Third-Party Services are provided “AS IS” and “AS AVAILABLE” without any warranty from Zamio** (see Section X on Disclaimers).

SECTION VIII. SECURITY AND PRIVACY

Security Measures: Zamio is committed to maintaining a high level of security for ZamWallet to protect Users’ assets and data. We employ industry-standard security practices, including encryption, secure coding techniques, and regular security audits, to safeguard the ZamWallet application. However, no system can be completely secure or immune to malfunctions or cyber-attacks. **We cannot guarantee absolute security, and we do not assume liability for breaches or unauthorized access beyond our control** (see Section X).

Because ZamWallet is non-custodial, the most critical security responsibility lies with **you, the User**. **You must take all necessary precautions to secure your own devices, wallet credentials, and recovery phrases**. This includes using strong passwords, enabling biometric or PIN locks on your ZamWallet app where available, and keeping your device free of malware. Never disclose your private keys or recovery phrases to anyone, and do not input them into any website or app that you do not fully trust. Zamio will never ask you for your private keys or seed phrase, not even for “support” purposes. If you suspect your ZamWallet credentials or private keys have been compromised, it is likely that your assets are at risk; Zamio has extremely limited ability to help in such scenarios since we do not hold your keys. **We expressly disclaim responsibility for losses due to your failure to secure your wallet or account**.

Backup and Recovery: As a User, you should **backup your wallet’s secret phrase/private keys safely and separately** from the ZamWallet app (for example, write it down and store it securely offline). This backup will allow you to restore access to your Digital Assets even if ZamWallet’s services are interrupted, discontinued, or if you lose access to your device. If you do not maintain an external backup of your wallet, you risk permanent loss of access to your assets in the event of device failure or if ZamWallet becomes unavailable. Zamio is **not liable for any loss of Digital Assets** resulting from your failure to backup your credentials or from our decision to discontinue any part of the Services.



Privacy Policy: Your privacy is important to us. Our practices regarding the collection, use, and sharing of your personal information are described in our **Privacy Policy** (available at <https://zam.io/docs/privacy>). The Privacy Policy is incorporated into these Terms by reference. By using ZamWallet, you acknowledge that you have read the Privacy Policy and consent to the handling of your information as described therein. In general, ZamWallet collects limited personal data since many features (especially blockchain transactions) do not require personal information. However, if you engage in certain actions like identity verification for third-party services or contacting support, we may process personal data as needed. We implement technical and organizational measures to protect your personal data and only share it with third parties as outlined in the Privacy Policy (for example, with service providers or when required by law).

Data on Blockchain: Please note that transactions you perform via ZamWallet (e.g., sending cryptocurrency) will be recorded on public blockchain ledgers. Blockchain networks are by design public and decentralized, and transactions (including amounts and wallet addresses involved) may be visible to third parties. **This information is outside Zamio's control and may not be erasable or modifiable.** Transacting in Digital Assets can therefore entail a reduction in privacy compared to traditional financial transactions. Use of ZamWallet means you understand and accept that blockchain activity is public.

No Guarantee of Privacy or Anonymity: Zamio cannot guarantee that use of ZamWallet is or will remain completely private or anonymous. For example, if law enforcement or regulatory agencies lawfully request information about Users, or about specific transactions, Zamio may be compelled to provide relevant data we possess (see Section XV on Governing Law). Moreover, third-party services you interact with through ZamWallet might require personal information (e.g., an exchange partner might ask for KYC data). We encourage you to use caution in sharing any personal details through ZamWallet's social features (like Expert Follow or community forums, if any) and to understand that any information you publish or transmit via our services could potentially be viewed by others.

By using ZamWallet, you acknowledge that you understand the **security risks inherent in managing Digital Assets**, and you agree that Zamio is not responsible for acts or events outside of its control that compromise the security or privacy of your data or assets. We will notify you of any unauthorized access to our systems that might affect you, in accordance with applicable laws.

For further details on how we protect security and privacy, or to report a security issue, please contact our support team at help@zam.io.

SECTION IX. RISK DISCLOSURE

General Cryptocurrency Risks: By using ZamWallet, you are engaging in activities related to cryptocurrencies and digital assets. **You acknowledge that cryptocurrency markets are highly risky and volatile.** The value of Digital Assets can fluctuate dramatically over short periods of time, and **there is a significant possibility that the value of your holdings can drop to zero.** You should only invest in or trade cryptocurrency if you can afford to lose the entire amount. Engaging in blockchain transactions may also carry technical risks (such as software bugs, network outages, or hacking incidents) that could result in loss of funds.

No Guarantees: Zamio does not guarantee any financial outcomes or profits from using ZamWallet. Past performance of any Digital Asset or any Expert (in the context of Expert Follow) is **not** a reliable indicator of future results. There are no guarantees that any Digital Asset will maintain its value or that the blockchain technology will continue to function as expected. Emerging technologies like decentralized finance (DeFi), NFTs, and new blockchain protocols may carry additional risks including smart contract vulnerabilities or lack of liquidity.



User’s Responsibility for Risk Assessment: You are solely responsible for evaluating and understanding the risks associated with cryptocurrencies and blockchain technology. Before using ZamWallet or engaging in any transaction, you should ensure you have sufficient knowledge to make informed decisions. This may include reading up on how wallets and blockchain transactions work, understanding the specific asset you are dealing with, and evaluating your own financial situation and risk tolerance. If you do not fully understand these matters, it is strongly recommended that you seek advice from qualified professionals or do more research. **Any reliance you place on information or functionality provided by ZamWallet is at your own risk.**

No Investment Advice: All information, tools, or notifications you receive through ZamWallet (such as price data, market charts, educational content, or Expert Follow updates) are provided on an informational basis. **Zamio does not provide investment advice or recommendations.** We do not advise you on the merits of any particular trades, transactions, or investment strategies. If any personnel of Zamio or any content in ZamWallet is perceived as giving a suggestion, you acknowledge that it is not tailored to your personal circumstances, and you should not interpret it as personalized advice. You should consider obtaining independent financial advice from a licensed professional if you need guidance on investing or trading.

Regulatory and Legal Risks: The regulatory environment for cryptocurrencies is evolving and uncertain in many jurisdictions. By using ZamWallet, you assume all legal and regulatory risk for your activities. Laws governing blockchain and crypto assets can change or may be applied in unforeseen ways. Government actions, such as bans or restrictions, could significantly impact the use, value, or legality of cryptocurrency. For example, new regulations might impose reporting requirements on you or limit your ability to use ZamWallet in certain ways. **Zamio is not responsible for informing you of legal changes** (though we may attempt to do so if feasible), and it is your responsibility to stay informed about how the laws in your jurisdiction apply to your crypto activities.

Technical Risks: Using ZamWallet requires access to the internet and reliance on various systems (your device, the ZamWallet software, blockchain networks, etc.). **Technical failures** can occur — such as hardware failures, software bugs, malicious attacks (e.g., malware on your device or 51% attacks on a blockchain), or connectivity issues — which could prevent you from accessing or transferring your assets. Transactions on blockchain networks may be irreversible; if you send assets to the wrong address or if an unauthorized transaction occurs (for example, due to a compromised private key), you may not be able to recover those assets. **Zamio is not liable for any technical issues or losses** you experience, but we do advise you to take precautions such as double-checking addresses, keeping software updated, and maintaining good cybersecurity hygiene.

Risk of Loss of Access: Because ZamWallet is non-custodial, if you lose access to your device *and* have not securely backed up your recovery phrase, you will permanently lose access to your Digital Assets. There is no “password reset” or customer support solution that Zamio can provide in such cases. This is a fundamental risk of self-custody. Always backup your wallet and keep those backups safe (see Section VIII).

Risk Acknowledgment: By proceeding to use ZamWallet, **you expressly acknowledge and accept** all the above risks and any additional risks associated with digital asset transactions. You agree that Zamio **bears no responsibility or liability for these inherent risks.** You also acknowledge that Zamio has **advised you of the volatile and speculative nature of cryptocurrency** and that you should be cautious and only transact amounts you are willing to lose.



If you have questions about risks or do not understand any risk disclosure, please **do not use ZamWallet** until you have sought clarification or independent advice. You use ZamWallet and any related services entirely at your own risk.

SECTION X. DISCLAIMERS AND LIMITATION OF LIABILITY

No Warranties (Disclaimer of Warranties): ZamWallet is provided “AS IS” and “AS AVAILABLE” without any warranty of any kind, whether express, implied, or statutory. To the maximum extent permitted by law, Zamio (including its officers, directors, employees, and affiliates) **disclaims all warranties and representations, express or implied**, relating to ZamWallet and any services or content provided therein. This includes, but is not limited to, **implied warranties of merchantability, fitness for a particular purpose, title, non-infringement**, and any warranties that might arise through a course of dealing or usage of trade. We do not guarantee that the ZamWallet software will be uninterrupted, error-free, secure, or free of viruses or other harmful components.

Without limiting the foregoing, Zamio does **not warrant or represent** that: (a) ZamWallet will meet your requirements or expectations; (b) any data displayed (such as pricing information, market data, or content from Experts) is accurate, reliable, or up-to-date – such information is provided for convenience and **no reliance should be placed on it for decision-making**; (c) the underlying blockchain networks will function as intended – transactions might be delayed or not processed, and we have no control over blockchain operations; (d) ZamWallet or any features (including Third-Party Services integrations) will be available at any given time or location, or will remain unchanged (Zamio may modify or remove features at its discretion, as detailed in Section XIV).

No Financial Guarantee: Zamio does not guarantee any outcome from using ZamWallet, including but not limited to the financial performance of your Digital Assets. **All investment and trading decisions are made at your sole discretion and risk.** We make no guarantee that ZamWallet’s tools or any content (e.g., Expert Follow insights, educational material) will result in profitable trades or results. Zamio is not responsible for any decisions you make based on information obtained through our Services.

Third-Party Content and Services: Any third-party content or services accessed via ZamWallet are **not guaranteed or warranted** by Zamio in any manner. We disclaim responsibility for content, accuracy, legality, or any aspect of materials provided by or through third parties. You use third-party offerings at your own risk. Zamio is **not a party** to any agreement you enter with third-party providers, and any disputes or issues must be resolved with them directly (although we provide the platform interface, we do not guarantee third-party performance).

Limitation of Liability: To the fullest extent permitted under applicable law, **Zamio Limited and its affiliates, and their respective directors, officers, employees, agents, or contractors, shall not be liable for any damages or losses arising out of or relating to your use of (or inability to use) ZamWallet or any services provided under these Terms.** This exclusion of liability applies to **all categories of damages**, whether direct, indirect, incidental, consequential, special, punitive, exemplary, or any similar damages, and regardless of the legal theory (contract, tort, negligence, strict liability, statutory or otherwise).

This means **Zamio will not be liable, among other things, for:** any lost profits or lost revenues; loss of data or loss of business or opportunity; financial losses of any kind; loss of goodwill or reputation; the cost of procuring substitute goods or services; or any other intangible losses. Specifically, and without limitation, Zamio is not liable for any loss or damage resulting from:

- **User Errors:** e.g., forgotten passwords, lost private keys, transactions sent to incorrect addresses, or any mistakes you make in using ZamWallet.



- **Technical Failures:** e.g., server downtime, software bugs in ZamWallet, blockchain network congestion or failures, inability to access ZamWallet or the blockchain, or any unscheduled maintenance or technical malfunction of the internet, blockchain, or our Services.
- **Security Breaches:** e.g., unauthorized access to your account or wallet due to theft, hacking, phishing, or your failure to secure your own systems. (Remember, **you** are responsible for protecting your credentials and keys.)
- **Third-Party Conduct:** e.g., actions or omissions of third-party service providers, smart contract vulnerabilities, fraud by third parties, or disputes you have with any third party (even if accessed via ZamWallet). We have **no liability for any third-party claims or damages**.
- **Regulatory Actions:** e.g., if your use of ZamWallet is impacted by regulatory or legal changes, government orders, or if we suspend or terminate Services to comply with law (we are not liable for resulting damages).
- **Market Risks:** e.g., any decrease in value or opportunity loss regarding your Digital Assets. Crypto markets are volatile and you bear that risk entirely. Zamio is not liable for fluctuations in prices or inability to trade at particular moments.
- **Force Majeure Events:** e.g., events outside our reasonable control, such as natural disasters, war, acts of terrorism, labor disputes, power or internet outages, or acts of government. (See Section XVI for Force Majeure clause.)

Some jurisdictions do not allow the exclusion or limitation of certain warranties or liabilities, so some of the above exclusions may not fully apply to you. In such cases, the liability of Zamio will be limited to the greatest extent permitted by law.

Liability Cap: In no event will Zamio’s total cumulative liability to you for any claims arising under these Terms exceed the amount of fees you have paid to Zamio (if any) in connection with your use of ZamWallet in the 12 months immediately preceding the event giving rise to the claim, or one hundred U.S. dollars (USD \$100) – whichever is greater. If you have paid no fees to Zamio (for example, if you use only free services), Zamio’s maximum liability for any and all claims shall not exceed \$100. This limitation is an aggregate cap for all claims of any kind; multiple claims will not increase the cap.

This liability cap and the above exclusions will apply even if any remedy fails of its essential purpose. They reflect an agreed allocation of risk between you and us in connection with the Services.

Acknowledgment: You acknowledge and agree that the foregoing disclaimers and limitations of liability are an essential basis of the bargain between Zamio and you. Without these limitations, Zamio would not be able to offer the ZamWallet Services on the same terms or potentially at all. If you do not agree to these limitations, you must not use ZamWallet.

SECTION XI. INDEMNIFICATION

To the fullest extent permitted by law, you agree to **indemnify, defend, and hold harmless** Zamio Limited, its affiliates, and their respective officers, directors, employees, and agents (collectively, the “Indemnified Parties”) from and against any and all claims, demands, actions, damages, losses, liabilities, and expenses (including reasonable attorneys’ fees) that arise out of or relate to: (a) **your use of ZamWallet or any Services** (including any activities under your account or using your wallets, whether or not authorized by you); (b) **your breach or violation of these Terms** or of any applicable law or regulation; (c) **your violation of any rights of any third party**, including but not limited to intellectual property rights, privacy rights, or proprietary rights; or (d) any **false, misleading, or inaccurate information** provided by you.



For example, if you use ZamWallet to engage in unlawful activity, or if you infringe a third party's copyright using content obtained through ZamWallet, and as a result Zamio faces a lawsuit or regulatory action, you agree to cover all costs and damages incurred by the Indemnified Parties in connection with that claim. Likewise, if a third party brings a claim against Zamio due to something you did (such as posting defamatory content or executing an unauthorized transaction), you will be responsible for any resulting liability.

Zamio reserves the right, at our own expense, to assume the exclusive defense and control of any matter otherwise subject to indemnification by you (without limiting your indemnification obligations with respect to that matter). In such case, you agree to cooperate with our defense of that claim and provide any information or assistance reasonably requested. You shall not settle any claim that implicates any Indemnified Party or imposes any obligation on an Indemnified Party without our prior written consent.

Your indemnification obligations survive any termination of your relationship with Zamio or your cessation of use of ZamWallet. This means even after you stop using ZamWallet, the indemnity clause remains in effect for any issues arising from your use during the period you did use the service.

SECTION XII. INTELLECTUAL PROPERTY

Ownership of ZamWallet and Content: All content and materials available on or through ZamWallet, including but not limited to software code, logos, trademarks, service marks, brand names ("Zamio," "ZamWallet," etc.), design elements, text, graphics, images, databases, and compilations, are the **intellectual property** of Zamio Limited or its licensors. They are protected by copyright, trademark, trade secret, and other applicable intellectual property laws. Zamio retains all rights, title, and interest in and to ZamWallet and its proprietary content. Nothing in these Terms grants you any ownership or rights in Zamio's intellectual property, except for the limited usage rights expressly provided below.

Limited License to Users: Subject to your compliance with these Terms, Zamio grants you a limited, personal, non-exclusive, non-transferable, and revocable license to **use ZamWallet** (including downloading and installing the mobile app or accessing the web app) for your own personal, lawful, and non-commercial use. This license is solely for the purpose of enabling you to use and enjoy ZamWallet's Services as provided by Zamio, in the manner permitted by these Terms. You **must not:** (a) reproduce, distribute, modify, or create derivative works of ZamWallet or any content from it; (b) reverse engineer, decompile, or attempt to extract the source code of any part of ZamWallet, except to the extent allowed by law; (c) remove or alter any copyright, trademark, or other proprietary notices in ZamWallet or its content; or (d) use ZamWallet's name, logos, or trademarks without our prior written consent.

"Zamio" and "ZamWallet" Marks: Zamio Limited owns the trademarks, trade names, logos, and brand features associated with its products and services. You are not permitted to use any Zamio or ZamWallet marks in any advertisement, publicity or in any other commercial manner without our prior written consent, which may be withheld at our discretion. This includes not using "ZamWallet" or "Zamio" in the name of any product, service, or domain that you create.

User-Generated Content: To the extent ZamWallet allows Users to create or share content (for example, if Experts share their portfolios or if there are community forums or messaging features), the intellectual property rights in the original content you post remain with you or their original owner. However, by posting or sharing any content through ZamWallet, you grant Zamio a worldwide, royalty-free, sublicensable license to use, host, store, reproduce, display, modify (for technical purposes, e.g., formatting), and distribute such content for the purpose of operating, developing, and promoting the Services. For example, if you post a comment or review, you allow us to display it to other Users; if you share a screenshot of your portfolio publicly (as an Expert might), you allow us to host and show that to



your followers. You represent that you have all necessary rights to any content you post and that such content does not violate any laws or infringe third-party rights.

Zamio is not responsible for user-generated content. We do not pre-approve content and are not obligated to monitor it, but we reserve the right to remove or disable access to any user content for any reason, including if we believe it violates these Terms or is otherwise objectionable.

Feedback: If you send us any suggestions, ideas, enhancement requests, or feedback about ZamWallet (“Feedback”), you agree that Zamio is free to use, disclose, and exploit the Feedback as we see fit, entirely without obligation or compensation to you. You agree that any Feedback you provide is not confidential and is unsolicited, and that you have no expectation of review, payment, or consideration for it. This helps us improve our products and services.

Third-Party IP: ZamWallet may contain references or links to third-party trademarks, copyrighted materials, or other intellectual property (for instance, names of blockchain projects, third-party integrations, or open-source libraries used in the app). All such intellectual property remains the property of their respective owners. Reference to or integration of third-party offerings does not imply an endorsement or sponsorship by Zamio, nor any claim of rights by Zamio over those third-party properties.

We respect intellectual property rights and expect Users to do the same. If you believe that any content available in ZamWallet infringes your copyright or other IP rights, please contact us with detailed information so we can investigate (provide identification of the work claimed to be infringed and the infringing material, your contact info, and a statement of your good faith belief of infringement). Zamio will respond to IP infringement claims in accordance with applicable law.

SECTION XIII. TERMINATION

By User: You may stop using ZamWallet and terminate your agreement with these Terms at any time by simply discontinuing use of the application. As ZamWallet generally does not require an ongoing account (aside from perhaps an optional registered profile for certain features), you may effectively terminate your use by uninstalling the app and/or ceasing to access the web interface. If you have an account profile, you may contact support to request account deletion. However, terminating use of ZamWallet will not delete transaction records on the blockchain (which are public and outside our control), nor will it cancel any pending transactions you have authorized with third parties.

By Zamio: Zamio reserves the right to **suspend, restrict, or terminate** your access to ZamWallet (in whole or in part) at any time and for any reason, without liability to you. We may do so with or without prior notice, although we will try to provide notice when practicable. Reasons for termination may include, without limitation: (a) your breach of these Terms or any other policy incorporated herein; (b) we are required to do so by law or court order; (c) we believe you have engaged in fraudulent, malicious, or illegal activities; (d) you provide false, incomplete, or misleading information or refuse to provide required information; (e) you become the subject of any sanctions or we determine your use of ZamWallet is no longer in compliance with applicable laws; (f) unexpected technical or security issues or problems; (g) your use of ZamWallet is deemed to pose a risk to Zamio or other users (e.g., through hacking attempts, spamming, etc.); or (h) for any other reason in Zamio’s sole discretion, including cessation of the Service (for example, if we decide to shut down ZamWallet entirely).

In the event we terminate or suspend your use, depending on the circumstances, we may inform you of the general reason (unless legally prohibited). If appropriate and lawful, we may give you a chance to appeal or address the issue, but we are not obligated to do so.



Effect of Termination: Upon termination of your access, whether initiated by you or by us, your rights to use ZamWallet will cease immediately. You must delete or remove any copies of the ZamWallet app from your devices and cease any further use of the Services. Sections of these Terms which by their nature should survive termination (such as ownership provisions, warranty disclaimers, limitations of liability, indemnity, governing law, etc.) will continue to apply.

Importantly, because ZamWallet is non-custodial, **termination of your access does not mean Zamio can seize or return your cryptocurrency** – your Digital Assets remain secured on their respective blockchain addresses. You can still access your funds after termination *if you have kept your wallet's recovery phrase or private keys*. For example, you could restore your wallet using your secret phrase on a different wallet application. It is your responsibility to have that backup. **If you have not safely backed up your wallet and you lose access to ZamWallet, you may lose access to your funds**trustwallet.com. Zamio shall not be held responsible for any losses you incur due to inability to access your wallet post-termination.

If we terminate your access due to a breach or suspected misconduct, we may, at our discretion, also take steps to block the blockchain addresses associated with your wallets from interacting with certain features of ZamWallet in the future (for example, blocking those addresses from using our smart contracts or services, if applicable). We might also provide relevant information to law enforcement if your use was unlawful.

No Liability for Termination: Zamio is not liable to you for any consequences resulting from the termination or suspension of your access to ZamWallet. This includes any loss of potential profits, opportunities, or any impact on your Digital Assets due to price changes while access was restricted. You agree that Zamio's decision to take certain actions, including limiting or terminating your access, may be based on confidential criteria (such as fraud monitoring or legal compliance protocols) that we are not obligated to disclose to you.

SECTION XIV. MODIFICATIONS TO SERVICES AND TERMS

Changes to Services: Zamio reserves the right to modify, suspend, or discontinue any part of ZamWallet or the Services it provides, at any time, with or without prior notice trustwallet.comtrustwallet.com. We are constantly improving and changing our offerings, and this may mean adding new features, changing how existing features work, or removing features that are no longer viable or needed. For example, we may add support for new blockchains or remove support for certain tokens; we might change the user interface or the process for performing a task; we could integrate a new third-party service or remove an existing integration. We might also discontinue the ZamWallet service entirely, for instance, if business or regulatory circumstances dictate.

While we understand changes can be disruptive, please be aware that your use of ZamWallet is provided on an evolving basis. **Any aspect of the Service is subject to change or termination at our sole discretion.** If we discontinue ZamWallet or a significant part of it, we will make reasonable efforts to let you know through our website, app, or other communication (if feasible, in advance). However, in some cases (like security emergencies or legal compliance), we may not be able to give advance notice.

If a modification or discontinuation of service occurs, Zamio shall not be liable to you or any third party for any losses or harms resulting from it, aside from refunding any pre-paid fees for services not delivered due to the discontinuation (if applicable). It is your responsibility to stay informed of any announcements regarding changes to ZamWallet. Continued use of the Service after changes are implemented constitutes your acceptance of those changes.

Updates to Software: We may from time to time deploy updates, patches, or new versions of the ZamWallet application. It is important that you use the latest version for security and functionality. If



you decline to update the software, some features might not function properly or security might be compromised. Zamio is not liable for issues arising from your failure to install updates. In some cases (especially critical security fixes), we may automatically install updates or restrict the app's usage until you update.

Changes to Terms: As noted in Section II, we may also update these Terms & Conditions as needed. The most current version of the Terms will always be posted on our website (and/or accessible through the app). We encourage you to review the Terms periodically to ensure you understand your rights and obligations. If we make material changes to the Terms (like changes that significantly affect your rights), we will take steps to notify users – for example, via an in-app alert or email, or a notice on our website. However, you agree that we may make less significant changes (such as clarifications, organizational changes, or changes required by law) without specific notice beyond posting the updated Terms.

If you do not agree with any changes to the Terms, you should stop using ZamWallet. By continuing to access or use ZamWallet after updated Terms have been posted, you will be deemed to have accepted the revised Terms.

Feature-Specific Terms: Occasionally, certain new features or services (such as promotional programs, referral programs, or beta releases of tools) might come with their own supplemental terms or guidelines. We will present those to you at the relevant time. Those supplemental terms are incorporated by reference into these Terms, and if you choose to participate in those offerings, you agree to be bound by those additional terms as well. If there is a conflict between those supplemental terms and these main Terms, the supplemental terms will govern for that specific feature or service.

SECTION XV. GOVERNING LAW & DISPUTE RESOLUTION

Governing Law: This Agreement and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter shall be governed by and construed in accordance with the **laws of the Republic of Azerbaijan**, without regard to its conflict of law principles. You agree that the governing law of Azerbaijan will apply regardless of your country of residence or the location where you use ZamWallet, to the extent permissible under applicable law.

Initial Dispute Resolution: We at Zamio value our relationship with Users and wish to address your concerns without the need for formal legal action if possible. **Before filing any claim against Zamio, you agree to first try to resolve the dispute informally by contacting us at legal@zam.io or through our support channels.** Please provide a brief, written description of the dispute and your contact information. We will attempt to negotiate in good faith and resolve the issue. Each party agrees to participate in good faith negotiations, which shall be a precondition to either party initiating a lawsuit or arbitration.

Jurisdiction and Venue: If any dispute arising out of or related to these Terms or the use of ZamWallet cannot be resolved amicably, such dispute shall be **resolved exclusively in the courts of Azerbaijan**. You and Zamio **consent to the exclusive jurisdiction of the courts located in Baku, Azerbaijan** for the resolution of any legal dispute, lawsuit, or proceeding arising out of these Terms or your use of ZamWallet. You waive any objections to the venue being in those courts (including any defense of inconvenient forum). If you are entitled by mandatory law to bring a claim in another jurisdiction (for example, if a local consumer protection law grants you that right), this jurisdiction clause does not limit any such right you might have. However, in the absence of such a law, you agree to Azerbaijani jurisdiction as specified.

Waiver of Class Actions: To the extent permissible by law, **you and Zamio agree that any disputes will be resolved on an individual basis** and not as part of any class, collective, or representative action. This



means **you waive your right to participate in a class action lawsuit or class-wide arbitration** against Zamio. Only your individual claims may be addressed (and vice versa, Zamio waives any right to consolidate claims against multiple users in one proceeding). If this class action waiver is deemed unenforceable or illegal, then the entirety of this dispute resolution section (Section XV) may be rendered void at Zamio's election, and the dispute may be decided by a court of competent jurisdiction, rather than arbitration (if arbitration was otherwise applicable).

Availability of Equitable Relief: Notwithstanding the above, you acknowledge that unauthorized use of ZamWallet or Zamio's intellectual property may cause irreparable harm to Zamio for which monetary damages would be an inadequate remedy. In such cases, Zamio may seek injunctive or other equitable relief (such as a court order to stop an infringing activity) in any competent jurisdiction to protect its rights, without the necessity of posting a bond or proving actual damages.

Time Limit to Bring Claims: Any claim or cause of action arising out of or related to these Terms or the use of ZamWallet must be filed within one (1) year after the cause of action accrues, otherwise such claim or cause of action is permanently barred trustwallet.com. This means if you have a dispute, you need to pursue it promptly. The one-year period begins when the event giving rise to the claim first occurs. If applicable law prohibits a one-year limitation period for asserting claims, the shortest allowable time period will apply.

Exceptions: The above dispute resolution terms do not prevent either party from seeking relief for: (i) small claims that are within the scope of a small claims court's jurisdiction (if you qualify, you can bring an individual action in small claims court), or (ii) enforcement of an arbitral award or court judgment, or (iii) matters involving urgent injunctive relief as noted above.

By agreeing to these Terms, you explicitly acknowledge that you have read, understood, and agreed to **waive certain legal rights** that you might otherwise have, including the right to a trial by jury, and the right to participate in a class proceeding.

SECTION XVI. MISCELLANEOUS

16.1. Force Majeure: Zamio shall not be liable for any delay or failure to perform any obligation under these Terms if the delay or failure is due to unforeseen events beyond Zamio's reasonable control, such as acts of God, natural disasters, epidemics, war, terrorism, civil unrest, governmental actions, court orders, national emergencies, power or Internet outages, labor disputes, or other force majeure events. In such cases, Zamio's obligations will be suspended for the duration of the event. We will attempt to resume performance as soon as practicable, and our time for performance will be extended for the duration of the force majeure event plus a reasonable period. This provision does not excuse your obligation to pay any fees or fulfill other obligations that accrued before the force majeure event.

16.2. Severability: If any provision of these Terms is held to be invalid, illegal, void, or unenforceable by a court of competent jurisdiction, then that provision shall be deemed severed from these Terms and shall not affect the validity or enforceability of the remaining provisions. The remaining sections of the Terms will continue in full force and effect. If a provision is ruled invalid or unenforceable, it shall be modified to the minimum extent necessary to make it enforceable, reflecting the intent of the original provision.

16.3. No Waiver: No failure or delay by Zamio in exercising any right, power, or remedy under these Terms shall operate as a waiver of that right or any other right. Similarly, no single or partial exercise of any right, power, or remedy by Zamio shall preclude further exercise of that or any other right. **Zamio's waiver of any breach of these Terms will not be deemed a waiver of any subsequent breach.** All waivers must be in writing (email suffices) to be effective.



16.4. Entire Agreement: These Terms (including any documents or policies incorporated by reference, such as the Privacy Policy and any feature-specific terms) constitute the **entire agreement** between you and Zamio Limited regarding the use of ZamWallet, and supersede all prior and contemporaneous understandings, agreements, representations, and warranties, both written and oral, regarding the same subject matter. You acknowledge that you have not relied on any statement, promise, or representation by Zamio or anyone acting on Zamio's behalf that is not explicitly stated in these Terms.

16.5. Assignment: You may **not assign or transfer** any of your rights or obligations under these Terms without the prior written consent of Zamio. Any attempted assignment by you without consent is null and void. Zamio may freely assign or transfer its rights and obligations under these Terms to any third party, in whole or in part, without notice to you. (For example, this could occur in the event of a merger, acquisition, sale of assets, or by operation of law.) These Terms will bind and inure to the benefit of the parties, their successors, and permitted assigns.

16.6. No Third-Party Beneficiaries: These Terms are intended for the benefit of you and Zamio and are not intended to confer any rights or benefits on any third party (except for any indemnitees, which may include Zamio's affiliates and others as expressly stated). No third party shall have any rights to enforce any term of this agreement.

16.7. Relationship of the Parties: Both you and Zamio acknowledge and agree that nothing in these Terms creates any partnership, joint venture, agency, franchise, or employment relationship between the parties. You are an independent user of the ZamWallet software, and there are no third-party beneficiaries to this agreement. You do not have any authority of any kind to bind Zamio in any respect whatsoever.

16.8. Language: These Terms are provided in the English language. If we provide a translation of these Terms into any other language, the English version shall prevail in the event of any conflict or ambiguity between the English text and any translated text. All communications between you and Zamio regarding the Services should be in English, unless otherwise specified by Zamio.

16.9. Notices: You agree that Zamio may provide you with notices or communications electronically, such as by email (to the address you provided, if any), through the ZamWallet app, or by posting updates on our website (e.g., in a blog or announcements section). Such electronic communications shall satisfy any legal requirement that communications be in writing. It is your responsibility to keep your contact information (like email) up-to-date with us so you can receive notices. If you need to give a legal notice to us, you must do so in writing via email to **legal@zam.io** or via registered postal mail to Zamio's registered address in Azerbaijan (as provided in our company details). Please also send a copy via email to expedite processing.

16.10. Contact Information and Support: If you have any questions, concerns, or disputes regarding these Terms or ZamWallet, you can contact our customer support at **help@zam.io**. We aim to respond promptly and help resolve any issues. However, remember that formal legal disputes must follow the processes outlined in Section XV.

