



ZERO EXCHANGE: USER AGREEMENT

This User Agreement ("Agreement") describes the terms to which you will be bound when you use the services accessible at www.zerobank.net (the "Service"). Do not use the Service if you do not agree to be bound by these terms. By using the Service, you agree to the terms of this Agreement.

As used throughout this Agreement, the terms "ZeroExchange", "we", and "our" refer to ZeroExchange, Inc., a ZeroTech product, together with its employees and directors, heirs and designees. The terms "you" and "your" refer to users of the Service, whether Sender or Receiver.

1. SERVICE

We recommend that you use the Service to transact and send money to friends and family, and therefore you should not use the Service to send money to strangers.

2. Eligibility for Service

1. **Age and Competence.** You must be at least eighteen (18) years old to create an account, access or use the Service as a Sender. You must be able to make a legally binding contract under applicable law. Other restrictions may apply.
2. **Others.** You may not send or receive Transactions on behalf of anyone else.
3. **Place of residence.** For global citizens
4. **Offer and Acceptance.** If you submit a Transaction, you request that we process your Transaction, an offer we may accept or reject at our sole discretion.
5. **Multiple Accounts.** The sender can only have one active account. If we determine that Sender is using multiple accounts, we reserve the right to consolidate or terminate one or more accounts, limit Sender's use of the Service, or refuse their continued use of the Service. service.

3. PAYMENT FOR SERVICES

1. **Fees.** For each Transaction you submit, you agree to pay us a service fee ("Service Fee"), in addition to the Transaction Amount. The payment is due at the time the transaction is submitted for processing. If you submit a transaction that results in us being charged NSF fees, reimbursement fees or other similar charges, you agree to reimburse Zero Exchange all such fees.
2. **Payment.** In order for us to process your transaction, you authorize us to charge any payment instrument contained in your payment profile ("Payment Instruments" includes any credit card, debit card or bank account). If your payment is unsuccessful, you allow us to

retry one or more times using the same Payment Tool. You warrant that you are an authorized and legitimate user of the Payment Instrument (s).

3. **Other Fees.** We are not responsible for fees that may be imposed by financial institutions in connection with your Payment Instrument. For example, some credit card issuers may treat your credit card use of the Service as a "cash advance" and may impose additional charges and interest charges on the Service. deal. Zero Exchange is not responsible for any NSF fees, reimbursement fees or other similar charges that may be imposed on you by your bank, credit card company or other provider.

4. ACCEPTING DEPOSITS

1. **Service Providers.** We work with local banks and other third-party stores (each known as a "Service Provider") to fund Receiver. As a Sender, you designate Recipient as your agent for the purpose of receiving funds transferred through the Service. We strive to provide current information on our website about the location, availability and business hours of our Service Providers. However, we are not responsible for any inaccurate or incomplete information that may be posted on the website.
2. **Verification.** Recipients will be required to prove their identity prior to receiving money by presenting a valid ID. In addition, Recipients may be required to provide a reference number or some other similar identifier in connection with their Transaction.

5. IMPORTANT RESTRICTIONS ON SERVICE

1. **General.** We may decline any Transaction or limit the amount transferred, per transaction or on an aggregate basis. These restrictions may apply to individual or linked accounts. We reserve the right to modify or discontinue all or any part of the Service at any time.
2. **Delayed.** Your transaction may be delayed by our efforts to verify your identity and validate your Payment Instrument and to comply with the law or to manage our financial risk. You can get a refund under certain circumstances, and you can cancel your transaction at any time while it is pending processing.
3. **Commercial Transactions.** You should not use the Service to send money except for people you know. We are not responsible for the quality or delivery of goods or services for which you pay with the Services. You accept that use of the Service to pay for goods and services is at your own risk.
4. **Unauthorized Transactions.** You may not use the Service in violation of this Agreement or applicable laws, rules, or regulations. Violate the Service Agreement to any of the following: sexually oriented materials or services, gambling activity, fraud, money laundering, sponsorship of terrorist organizations, or buying or sale of cigarettes, tobacco related paraphernalia, firearms, prescription drugs or other controlled substances; or send money to the Receiver who has breached the Agreement. If you use a Service that involves illegal conduct, Zero Exchange will report you to law enforcement.
5. **Invalidity.** Your Payment Instrument must be issued by a Vietnamese financial institution. We may decline Transactions from certain Senders and to certain Recipients listed in

Specially Designated Countries, Non-Collaboration Countries and Territories list, and lists
Other similar books are available from other government agencies.

6. **No changes.** We generally do not allow you to change your Transaction details after it has been submitted to us for processing. It is your responsibility to ensure the accuracy of your Transaction details.
7. **Restricted Activities.** In connection with your use of our website or Services or during your interaction with Zero Exchange, a user or a third party, you will not: 1. Breach of this Agreement or any agreement else between you and Zero Exchange; 2. Providing false, inaccurate or misleading information;
8. **Refuse to cooperate** in an investigation or provide confirmation of your identity; 4. Use anonymous proxies;
9. **Self-provide cash advance from your credit card** (or help others do it); 6. Use any automatic device or manual process to monitor or replicate our website.

6. USER REPRESENTATIVE

By using Zero Exchange, you represent and warrant that:

- (1) all registration information you submit will be true, correct, current and complete;
- (2) you will maintain the accuracy of such information and promptly update such registration information as needed;
- (3) you have legal capacity and you agree to abide by these Terms of Use;
- (4) you are not under 18 years of age;
- (5) is not a minor in the jurisdiction in which you reside [or if you are a minor, you have obtained parental permission to use Zero Exchange;
- (6) you will not access Zero Exchange through automated or non-human means, whether through bots, scripts or otherwise;
- (7) you will not use Zero Exchange for any illegal or unauthorized purposes;
- (8) your use of Zero Exchange will not violate any applicable laws or regulations.

If you provide any information that is untrue, inaccurate, current or incomplete, we reserve the right to suspend or terminate your account and refuse any existing use of Zero Exchange. at or in the future (or any part thereof).

7. ERROR RESOLUTION, CANCELLATION AND REFUND

1. **Error Resolution.** Let us know at any time if you have any problems with the Service. You may contact us using the contact information at the end of this Agreement. For more

information on error resolution [\[click here\]](#)

2. **Refund.** You can cancel your transaction at any time before completing your transaction. Completion means your Recipient has confirmed the amount you have sent through cash pick up, home delivery or bank account deposit. Upon receipt of a cancellation request, we may confirm with our Service Provider to determine if the transaction has been completed before initiating a refund. Transaction Amounts will not be refunded upon completion of transaction. However, if you are unhappy with our service for any reason, please tell us
3. **Complaints.** While we encourage you to share with us any concerns or questions you may have about our services, including your account or specific transaction, you can also contact us. remittance authority in your state. [\[Information on the best way to do that can be found here\]](#).

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