User Agreement

This Card Services User Agreement (the Agreement) governs access to and use of card-related services made available by BITBROKER - FZCO through https://chain-bridge.org. By applying for or using the Card Services, the User confirms that the User has read, understood, and accepted this Agreement.

The Website is a shared digital environment and may contain services provided by other legal entities under their own terms. This Agreement applies only to the Card Services expressly identified as being provided or arranged by BITBROKER - FZCO.

1. Company information

BITBROKER - FZCO is a free zone company incorporated in Dubai, United Arab Emirates, with registration number 62244 and commercial licence number 64729. Its licensed business activity is Commercial Brokers. Registered operating address: Premises No. 64729-001, IFZA Business Park, Dubai Digital Park, Dubai Silicon Oasis, Dubai, United Arab Emirates. Contact: business@chain-bridge.org.

2. Definitions

2.1 Card

A virtual or physical payment card, where available, issued by an independent issuing bank or other authorised issuer and supported by a Card Service Provider. BITBROKER does not issue cards.

2.2 Card Service Provider

An independent third party engaged by BITBROKER to provide card programme infrastructure, processing, card management, settlement, authentication, support, or related services.

2.3 Card Services

Commercial intermediation and technical access services through which BITBROKER facilitates a User's application for, access to, funding of, management of, and use of a Card supplied by a Card Service Provider and issuer.

2.4 Card Services Section

The part of the Website through which the User can apply for and manage Card Services. The Card Services Section is separate from services offered on the Website by other legal entities.

2.5 User

An individual aged 18 or older who accesses, applies for, or uses the Card Services and who has accepted this Agreement.

3. Nature of the Card Services

BITBROKER acts as a commercial intermediary between the User and one or more Card Service Providers. BITBROKER may provide the interface, collect application information, coordinate identity verification, transmit instructions and data, calculate charges, receive service-related amounts for onward settlement, and provide first-line support.

BITBROKER is not a bank, credit institution, deposit taker, card issuer, payment scheme, or Card Service Provider. Card issuance, transaction authorisation, payment processing, merchant acceptance, and final settlement remain subject to the decisions and rules of the relevant Card Service Provider, issuer, payment network, merchant, and applicable law.

A Card application does not guarantee approval or issuance. BITBROKER and the relevant Card Service Provider may refuse, suspend, restrict, or terminate Card Services where required by risk controls, compliance requirements, provider rules, or applicable law.

4. Eligibility and verification

To use the Card Services, the User must:

- be at least 18 years old and have full legal capacity
- provide complete, accurate, and current information and documents
- successfully complete all identity, sanctions, fraud, and other compliance checks required by BITBROKER, the Card Service Provider, or the issuer
- not be located in, ordinarily resident in, or connected with a jurisdiction or person subject to applicable sanctions or service restrictions
- use the Card Services only for lawful personal purposes and not on behalf of an undisclosed third party

BITBROKER may request additional information at any time and may require the User to repeat or update verification. Failure to provide requested information may result in restricted or terminated access to the Card Services.

5. Registration and account security

The User must keep login credentials, authentication codes, device access, and Card details secure. The User must promptly notify BITBROKER of suspected unauthorised access, loss of control over an account or device, disclosure of Card details, or an unrecognised transaction.

Actions completed after successful authentication may be treated as authorised by the User unless the User promptly reports unauthorised access and provides information reasonably requested for an investigation.

6. Card application and issuance

1. The User submits a Card application through the Card Services Section.

2 BITBROKER transmits the required information to the Card Service Provider and other authorised recipients.

3 The Card Service Provider and issuer perform their own checks and decide whether a Card may be issued.

4 Where approved, Card details may be displayed through a secure interface provided or controlled by the Card Service Provider.

5 Card type, currency, limits, validity period, supported features, and permitted use may vary by programme and User eligibility.

7. Funds, settlement, and fees

BITBROKER does not provide the User with a bank deposit account or an interest-bearing account. Where BITBROKER receives an amount in connection with Card Services, it receives that amount for the limited purpose of arranging the relevant Card operation and onward settlement to the Card Service Provider. BITBROKER may deduct fees and commissions disclosed to the User before forwarding the remaining amount.

Amounts may be converted between currencies or digital assets and settlement currencies using the rate shown to the User or the rate applicable under the relevant tariff. The displayed rate may include BITBROKER's commission and provider costs. Network, issuer, merchant, ATM, conversion, or third-party fees may apply in addition to BITBROKER's charges.

Fees, exchange rates, limits, and service conditions are shown in the applicable tariff or interface before the relevant action where practicable. BITBROKER may update them prospectively. Continued use after an update constitutes acceptance of the updated commercial terms.

8. Card transactions

A Card transaction may involve authorisation, reservation, clearing, and final settlement. The final amount may differ from the initial authorisation because of exchange rates, tips, incremental authorisations, offline processing, merchant adjustments, provider fees, or other card-network rules.

BITBROKER may display transaction information received from third parties. Such information may be delayed, incomplete, or subsequently adjusted. The Card Service Provider's and issuer's final records control where there is a discrepancy, subject to applicable law and any successful dispute.

9. Restricted use

The User must not use the Card Services:

- for unlawful, fraudulent, deceptive, or abusive activity
- to evade sanctions, geographic restrictions, provider controls, or transaction monitoring
- for prohibited merchant categories or transactions identified by the Card Service Provider, issuer, payment network, or applicable law

- to obtain cash or value through artificial, circular, or self-funded transactions
- for transactions on behalf of another person or for commercial resale without prior written approval
- in a way that may damage the Website, BITBROKER, the Card Service Provider, issuer, or payment network

10. Refunds, reversals, and disputes

Refunds and reversals are initiated and processed by the merchant, Card Service Provider, issuer, or payment network. The amount and timing depend on the final amount received by BITBROKER and may be affected by exchange rates and non-refundable fees. Unless required by applicable law or expressly stated otherwise, fees already charged for an executed service are not refundable.

The User must report an unrecognised or disputed transaction without undue delay and within any deadline communicated in the Card Services Section or imposed by the Card Service Provider. A dispute or chargeback is not guaranteed to succeed and may be subject to additional evidence and fees.

11. Suspension and termination

BITBROKER may restrict, suspend, or terminate access to the Card Services where the User breaches this Agreement, fails verification, creates legal or compliance risk, provides inaccurate information, uses the Card Services fraudulently, or where a Card Service Provider or competent authority requires such action. Where lawful and reasonably practicable, BITBROKER will inform the User of the action.

The User may request closure by contacting BITBROKER. Closure remains subject to completion of pending transactions, settlement, refunds, disputes, legal holds, and any obligations owed to BITBROKER or third parties.

12. Third-party services

The Card Services depend on independent third parties. BITBROKER is not responsible for merchant conduct, acceptance decisions, card-network outages, issuer decisions, provider service interruptions, ATM operation, telecommunications failures, or other matters outside BITBROKER's reasonable control.

13. Liability

Nothing in this Agreement excludes or limits liability that cannot lawfully be excluded or limited. To the maximum extent permitted by applicable law, BITBROKER is not liable for indirect, incidental, special, punitive, or consequential loss, loss of profit, loss of business opportunity, or loss caused by a third-party provider outside BITBROKER's reasonable control.

BITBROKER's liability for a claim arising from a specific Card Service is limited to the direct and documented loss caused by BITBROKER's breach. The User remains responsible for safeguarding access credentials, Card details, devices, and authentication methods.

14. Personal data

BITBROKER processes personal data in accordance with its Card Services Privacy and Cookie Policy and any applicable consent. To provide the Card Services, information may be transferred to the Card Service Provider, issuer, identity verification providers, payment and technology providers, competent authorities, and other authorised recipients, including recipients outside the United Arab Emirates.

15. Intellectual property

All rights in the Card Services Section, software, content, interfaces, trademarks, and related materials belong to BITBROKER or its licensors. The User receives a limited, personal, revocable, non-exclusive, and non-transferable right to use the Card Services for their intended purpose.

16. Changes to this Agreement

BITBROKER may update this Agreement to reflect changes in law, provider requirements, functionality, risk controls, or commercial terms. The updated version becomes effective when published or on a later date stated in the update. Where a change materially affects the User, BITBROKER will provide notice where reasonably practicable.

17. Governing law and disputes

This Agreement is governed by the laws of the United Arab Emirates. Subject to any mandatory consumer protection rules that apply to the User, the courts of Dubai, United Arab Emirates, have exclusive jurisdiction over disputes arising from or connected with this Agreement or the Card Services.

18. Contact

Questions, notices, complaints, and requests relating to the Card Services may be sent to business@chain-bridge.org. BITBROKER may request additional information to verify the sender's identity and the subject of the request.