

XAPP Terms of Use

Last Updated: December 19, 2025

Effective Date: December 19, 2025

IMPORTANT NOTICE - PLEASE READ CAREFULLY

By using XAPP, you agree to these Terms of Use. If you do not agree, do not use this platform. XAPP is a peer-to-peer decentralized platform. You are solely responsible for all transactions and interactions you make on the platform.

1. About XAPP

XAPP (accessible at <https://xapp.technology> and <https://app.xapp.technology>) is a Decentralized Stablecoin Invoicing and Payments platform. XAPP provides a peer-to-peer (P2P) service that allows users to connect their blockchain wallets and transact with each other for invoicing and payments.

XAPP is a facilitator only. We provide the technology platform that enables users to connect with each other. The platform charges a transaction fee for using the service, which is separate from and in addition to the blockchain network transaction fees (gas fees) that are directly levied by the blockchain system itself.

2. What XAPP Does NOT Do

XAPP does not:

- Hold, custody, or control user funds
- Act as a payment processor or financial institution
- Verify the identity or trustworthiness of users
- Guarantee the completion of any transaction
- Provide dispute resolution or arbitration services
- Reverse, cancel, or modify blockchain transactions
- Provide financial, legal, or tax advice
- Have access to or control over your wallet private keys

3. User Responsibilities

YOU ARE RESPONSIBLE FOR:

- All transactions you initiate or accept
- Verifying the wallet addresses you transact with
- Understanding that all blockchain transactions are irreversible
- The security of your wallet and private keys
- Protecting your wallet from unauthorized access, hacking, or malware
- Any losses resulting from your use of the platform
- Any losses resulting from attacks on your individual wallet
- Compliance with all applicable laws in your jurisdiction
- Understanding the risks of cryptocurrency transactions
- Verifying information provided by other users (profiles, contacts, etc.)
- Paying both platform transaction fees and blockchain network fees (gas fees)

4. LET THE USER BEWARE (Caveat Emptor)

XAPP CANNOT AND DOES NOT GUARANTEE THE IDENTITY, LEGITIMACY, OR TRUSTWORTHINESS OF ANY USER. The platform operates on blockchain technology where all transactions are transparent, open, and immutable. There is no room for disputes after a transaction is completed.

Profile and contact information provided by users is voluntary and for convenience only. XAPP does not verify this information. You should conduct your own due diligence before entering into any transaction.

5. No Custody of Funds

XAPP is a non-custodial platform. We never hold, control, or have access to your funds or private keys. All funds remain in your wallet or are transferred directly between users via blockchain transactions. XAPP is not responsible for:

- Lost or stolen private keys
- Unauthorized access to your wallet
- Transactions sent to wrong addresses
- Failed transactions due to insufficient gas fees
- Network congestion or delays
- Any losses related to cryptocurrency volatility

6. Platform Transaction Fees

XAPP charges a platform transaction fee for using the service. This fee is clearly displayed before you complete a transaction. By completing a transaction, you agree to pay the platform transaction fee.

In addition to the platform transaction fee, you are responsible for paying blockchain network transaction fees (commonly called gas fees). These fees are paid directly to the blockchain network and are not collected by XAPP. Gas fees vary based on network congestion and are beyond our control.

7. Wallet Security - Your Sole Responsibility

YOU ARE SOLELY RESPONSIBLE FOR THE SECURITY OF YOUR WALLET. While XAPP takes reasonable measures to protect the platform from external attacks, we are not responsible for:

- Any attacks on your individual wallet
- Phishing attempts targeting your wallet credentials
- Malware or viruses on your personal devices
- Compromised private keys or seed phrases
- Unauthorized access to your wallet through any means
- Social engineering attacks or scams targeting you
- Any losses resulting from wallet security breaches

XAPP protects the platform infrastructure, but your wallet security is your responsibility. Never share your private keys or seed phrases with anyone, including anyone claiming to be from XAPP support.

8. No Dispute Resolution

Because XAPP is a 100% decentralized blockchain platform where all transactions are open, transparent, and immutable, there is no dispute resolution process. XAPP cannot:

- Reverse or cancel completed transactions
- Recover funds sent to wrong addresses
- Mediate disputes between users
- Provide refunds or chargebacks
- Access or control user wallets

9. Limitation of Liability

XAPP IS PROVIDED 'AS IS' WITHOUT ANY WARRANTIES. To the maximum extent permitted by law, XAPP and its operators are not liable for:

- Any losses resulting from your use of the platform
- Unauthorized transactions or access to your wallet
- Attacks, hacks, or security breaches affecting your individual wallet
- Actions or omissions of other users
- Interruptions or errors in service
- Loss of data or information
- Any indirect, incidental, or consequential damages
- Losses due to phishing, malware, or social engineering targeting users

10. Indemnification

You agree to indemnify and hold harmless XAPP, its operators, and affiliates from any claims, damages, losses, or expenses (including legal fees) arising from:

- Your use of the platform
- Your violation of these Terms
- Your violation of any laws or regulations
- Your transactions with other users
- Any information you provide on the platform
- Security breaches of your personal wallet

11. Acceptable Use

You agree not to use XAPP for any illegal, fraudulent, or harmful purposes. You will not:

- Use the platform for money laundering or terrorist financing
- Engage in fraudulent transactions or scams
- Impersonate other users or provide false information
- Attempt to hack, disrupt, or damage the platform
- Violate any applicable laws or regulations

- Use the platform to harass or harm other users

12. Termination

We may suspend or terminate your access to XAPP at any time for violation of these Terms or for any other reason. You may stop using XAPP at any time. However, you remain responsible for any transactions initiated before termination.

13. Changes to Terms

We may update these Terms from time to time. We will notify users of material changes through the platform. Your continued use of XAPP after changes constitutes acceptance of the updated Terms.

14. Governing Law

These Terms are governed by applicable international laws and regulations. Given the decentralized nature of the platform, users are responsible for compliance with laws in their own jurisdictions.

15. Entire Agreement

These Terms, together with our Privacy Policy, constitute the entire agreement between you and XAPP. If any provision is found invalid, the remaining provisions remain in effect.

16. Contact Information

For questions about these Terms, contact us at:

Email: support@xapp.technology

Website: <https://xapp.technology>

BY USING XAPP, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS.