

# Terms of Use

Read carefully before using MindPay services.

Last updated: May 05, 2026 | MindPay s.r.o., Praha 10, Czech Republic

[mindpay.app](#)

## 1. Introduction

These Terms of Use govern your access to and use of MindPay services, operated by:

**MindPay s.r.o.** | Křemenáčová 90/6, Pitkovice, 104 00 Praha 10, Czech Republic

Company ID: 249 43 878 | Email: [support@mindpay.app](mailto:support@mindpay.app)

## 2. Nature of Service

MindPay is a technology platform providing access to digital asset tools and financial interfaces.

MindPay does not operate as a bank and does not directly provide regulated financial services.

## 3. Services

MindPay may provide access to:

- Digital asset interaction tools
- Blockchain integrations
- DeFi protocols
- Payment-related interfaces
- Transaction analytics

*Some services may be provided through decentralised protocols or licensed third-party providers.*

## 4. Non-Custodial Model

Unless explicitly stated otherwise:

- Users retain full control over their assets
- MindPay does not hold private keys
- Transactions cannot be reversed

Loss of access credentials means permanent loss of assets.

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## 5. Third-Party Services

MindPay integrates with independent third-party providers, including:

- Identity verification (e.g. Sumsub)
- AML / compliance tools
- Communication providers (e.g. Sinch)
- Blockchain networks and protocols

These providers operate independently. MindPay is not responsible for their actions.

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## 6. Identity Verification

Users may be required to complete KYC / AML verification before accessing certain features. MindPay may deny or restrict access if verification cannot be completed.

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## 7. Transactions

By using the Services, users acknowledge that:

- All transactions are irreversible
  - Network fees (gas fees) apply
  - Service fees may apply and are subject to change
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## 8. Future Features

Certain features - including payment cards or fiat-related services - may be introduced in the future. Where available, such features will be provided through licensed partners.

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## 9. Risks

Use of the Services involves inherent risks, including:

- Market volatility and asset devaluation
- Smart contract vulnerabilities
- Regulatory and legal changes
- Technical failures or outages

Users accept full responsibility for their decisions and the associated risks.

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## 10. Acceptable Use

Users must not:

- Engage in illegal activity of any kind
  - Use mixers, tumblers or obfuscation tools
  - Violate applicable sanctions laws or regulations
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## 11. Limitation of Liability

Services are provided "as is" without warranties of any kind. MindPay is not liable for:

- Financial losses of any nature
  - Failures of third-party services or providers
  - Losses resulting from user error
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## 12. Governing Law

These Terms are governed by the laws of the Czech Republic. Disputes shall be resolved by competent Czech courts, unless otherwise required by applicable law.

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