

# Terms of Service

These Terms of Service govern your access to and use of the Cemperium platform. Please read them carefully before proceeding.

[Contact Legal Team](#)

[Read Full Terms](#)

# Introduction

These Terms of Service ("Terms") govern your access to and use of the Cemperium platform in their entirety. They constitute a legally binding agreement between you, the user, and Cemperium. By accessing or using the platform in any capacity – whether for browsing, account creation, trading, payments, or any other activity – you agree to be fully bound by these Terms and all policies incorporated by reference.

If you do not agree with any part of these Terms, you must not access or use the platform. Your continued use following any updates or amendments constitutes your acceptance of the revised Terms. We encourage all users to review this document periodically and retain a copy for their records.

These Terms apply to all users of the Cemperium platform globally, subject to jurisdictional limitations. They are intended to protect both users and Cemperium by establishing clear expectations, responsibilities, and limitations with respect to platform use. Any questions or concerns regarding these Terms should be directed to our legal team at [legal@cemperium.se](mailto:legal@cemperium.se).

## Key Points

- Binding agreement upon access or use
- Applies to all platform features and services
- Non-acceptance requires immediate cessation of use
- Continued use implies ongoing acceptance
- Periodic review strongly recommended

# Description of Services

Cemperium provides a comprehensive digital platform that enables users to interact with a broad suite of financial tools and services. These include wallet functionality for storing and managing digital assets, trading interfaces for executing transactions, payment integrations for fiat and crypto transfers, and data-driven insights powered by advanced analytics and AI-assisted tools. The platform is designed to serve both individual users and institutional participants seeking streamlined access to modern financial infrastructure.

It is important to understand that Cemperium operates exclusively as a technology platform. Cemperium does not act as a bank, broker, financial institution, or financial advisor in any capacity. The platform facilitates access to financial tools and services but does not hold deposits, execute trades on your behalf, or provide regulated financial advice. Users retain full control and responsibility over their financial decisions and activities conducted through the platform.

## Wallet Functionality

Secure storage and management of digital assets within the platform ecosystem.

## Trading Interfaces

Access to structured trading tools and execution interfaces for digital asset markets.

## Payment Integrations

Seamless fiat and digital payment processing through integrated partner systems.

## Data-Driven Insights

AI-assisted analytics and market information to inform user decision-making.

**i** Certain services available on the Cemperium platform may be provided by licensed third-party partners. Users should review applicable partner terms when engaging with such services.

# Eligibility & Account Registration

## Eligibility Requirements

To access and use the Cemperium platform, you must meet the following criteria without exception. These requirements exist to ensure compliance with applicable legal frameworks and to protect the integrity of the platform and its users.

### → **Minimum Age**

You must be at least 18 years of age at the time of registration and throughout your use of the platform.

### → **Legal Capacity**

You must possess the full legal capacity to enter into binding contractual agreements under the laws of your jurisdiction.

### → **Jurisdiction**

You must not be located in, a resident of, or a national of any jurisdiction designated as restricted by Cemperium or applicable law.

## Account Registration Obligations

Users may be required to create an account to access certain features of the platform. Account registration carries significant responsibilities that users must honor at all times to maintain access and ensure platform security.

### **Accurate Information**


Provide truthful, complete, and current information during registration and keep it updated.

### **Credential Security**

Maintain the confidentiality of your login credentials and use strong, unique passwords.

### **Unauthorized Access**

Notify Cemperium immediately of any suspected unauthorized account access or security breach.

 Cemperium is not responsible for any losses, damages, or liabilities resulting from compromised accounts due to user negligence or failure to safeguard credentials.

# Acceptable Platform Use

You agree to use the Cemperium platform exclusively for lawful purposes and in a manner consistent with all applicable local, national, and international laws and regulations. The platform is designed to facilitate legitimate financial interactions, and any misuse undermines the security, integrity, and trustworthiness of the ecosystem for all participants. Cemperium takes compliance and platform integrity with the utmost seriousness and has implemented robust monitoring and enforcement mechanisms to detect and respond to violations.

## Prohibited Activities



### Fraud & Deception

Engaging in any fraudulent, deceptive, or misleading conduct toward Cemperium, its partners, or other users.



### Unauthorized Access

Attempting to gain unauthorized access to the platform, its systems, data, or accounts of other users.



### Platform Interference

Introducing malicious code, conducting denial-of-service attacks, or otherwise disrupting platform functionality.



### Illegal Financial Use

Using the platform for money laundering, terrorist financing, tax evasion, or any other prohibited financial activity.

## Enforcement

Cemperium reserves the right to investigate any suspected violation of these Terms and to take appropriate action, including immediate restriction or permanent termination of access to the platform without prior notice. Such enforcement actions may be taken unilaterally and at Cemperium's sole discretion where necessary to protect the platform, its users, or comply with legal obligations.

In cases where violations may constitute criminal offenses or regulatory breaches, Cemperium reserves the right to report the relevant conduct to appropriate law enforcement or regulatory authorities and to cooperate fully with any resulting investigations. Users found in violation may also be held civilly liable for damages caused to Cemperium or other platform participants.

- ⊗ Violations of platform use policies may result in permanent account termination, reporting to regulatory authorities, and civil or criminal liability.

# Third-Party Services

## Partner Services Overview

Certain features and functionalities available through the Cemperium platform are provided by third-party partners operating under their own regulatory frameworks and contractual terms. These partners play an essential role in delivering a comprehensive platform experience.

1

### Fiat Onboarding

Currency conversion and fiat-to-digital asset onboarding services.

2

### Payment Processing

Secure transaction processing and settlement infrastructure.

3

### KYC / AML Compliance

Know Your Customer and Anti-Money Laundering verification procedures mandated by applicable regulation.

## Limitations of Liability for Third-Party Providers

Cemperium facilitates access to third-party services as a convenience to users but does not endorse, guarantee, or assume responsibility for the quality, accuracy, availability, or conduct of any third-party provider. Each third-party provider operates independently and is solely responsible for the services they deliver. Any disputes, losses, or claims arising from the use of third-party services must be directed to the relevant provider.

When accessing third-party services through the platform, users may be subject to additional terms, conditions, privacy policies, and fee structures imposed by those providers. Users are strongly encouraged to read and understand all applicable third-party terms prior to engaging with such services. Cemperium bears no responsibility for any losses or adverse outcomes arising from a user's failure to review or comply with third-party requirements.

Third-party integrations are subject to change, suspension, or discontinuation at any time, either at Cemperium's discretion or as a result of changes in the third-party provider's operations, licensing status, or regulatory standing. Cemperium will endeavor to provide reasonable notice of material changes to third-party service availability where practicable.

**i** Users engaging with KYC/AML procedures are subject to the third-party compliance provider's data handling and verification policies in addition to Cemperium's own Privacy Policy.

# No Financial Advice & Risk Acknowledgment

Two of the most critical aspects of the Cemperium platform's operating framework concern the nature of information provided and the inherent risks associated with digital asset use. All users must understand these provisions clearly before engaging with any financial tools or services available through the platform.

## No Financial Advice

Cemperium does not provide financial, investment, legal, or tax advice of any kind. Nothing available on the platform – including market data, analytics dashboards, AI-generated insights, or any other content – should be construed as professional financial counsel or a recommendation to buy, sell, or hold any asset. All such information is provided strictly for general informational purposes and is not tailored to the individual financial circumstances, objectives, or risk tolerance of any specific user.

Users are solely and exclusively responsible for all financial decisions made in connection with the platform. Cemperium strongly recommends that users consult with qualified, licensed financial, legal, and tax professionals before making any investment or financial decision. Reliance on platform-provided information without independent professional guidance is done entirely at the user's own risk.

## Risk Acknowledgment

The use of digital assets and participation in digital financial systems involves substantial and multifaceted risk. By accessing the platform, you expressly acknowledge, understand, and accept the full spectrum of risks associated with digital asset use, including but not limited to the following:

### Market Volatility

Digital asset values can fluctuate dramatically in short timeframes, resulting in significant or total loss of invested capital.

### Loss of Funds

Errors in transactions, forgotten credentials, or irreversible blockchain operations may result in permanent loss of assets.

### Technical Failures

Platform downtime, software bugs, network congestion, or cybersecurity incidents may disrupt access or result in losses.

⊗ By using the Cemperium platform, you confirm that you have read, understood, and accepted all risks associated with digital asset use and that you are making informed decisions independently.


# Fees & Intellectual Property

## Fee Structure

Cemperium may charge fees for certain services and features available on the platform. These fees may include transaction fees, service charges, subscription costs, or other applicable charges depending on the nature of the service being accessed. All applicable fees will be clearly disclosed to users prior to the initiation of any fee-generating activity, ensuring full transparency and informed consent before financial commitments are made.

Cemperium reserves the right to introduce, modify, or remove fees at any time. Where feasible, reasonable advance notice of material fee changes will be provided through the platform or via registered contact information. Users who do not agree with revised fee structures may discontinue use of the relevant services.

Continued use of fee-bearing features following notification of changes constitutes acceptance of the updated fee schedule.

 Always review the applicable fee disclosure presented at the point of transaction before proceeding. Fees are non-refundable except where expressly stated otherwise.

## Intellectual Property Rights

All content, design elements, software, technology, trademarks, trade names, logos, and other intellectual property associated with the Cemperium platform are owned by or exclusively licensed to Cemperium. These assets are protected by applicable intellectual property laws, including copyright, trademark, and patent protections, in all relevant jurisdictions.

Users are granted a limited, non-exclusive, non-transferable, revocable license to access and use the platform solely for its intended purposes and strictly in accordance with these Terms. This license does not confer any ownership rights. Without prior written consent from Cemperium, you may not engage in any of the following with respect to any part of the platform:



### Copy

Reproduce or duplicate platform content in any medium.



### Distribute

Share, publish, or disseminate platform materials to third parties.



### Modify or Reverse Engineer

Alter, adapt, decompile, or attempt to derive source code from the platform.

# Liability, Suspension & Platform Changes

This section outlines the legal protections governing Cemperium's liability exposure, the circumstances under which access may be suspended or terminated, and Cemperium's rights to modify or discontinue platform features. Understanding these provisions is essential for all users engaging with the platform.



## Limitation of Liability

To the maximum extent permitted by applicable law, Cemperium shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including loss of profits, loss of data, or losses arising from third-party services. The platform is provided on an "as is" and "as available" basis, without warranties of any kind, either express or implied, including fitness for a particular purpose or non-infringement.



## Suspension & Termination

Cemperium may suspend or permanently terminate a user's access to the platform at any time and without prior notice where: these Terms have been violated; suspension or termination is required by law or regulatory directive; or credible security concerns arise that necessitate immediate action to protect the platform or other users. Users may also voluntarily discontinue use of the platform at any time.



## Platform Modifications

Cemperium reserves the right to modify, suspend, or permanently discontinue any feature, service, or element of the platform at any time, with or without notice, at its sole discretion. No guarantee is made regarding the continuous, uninterrupted availability of any platform component. Cemperium shall bear no liability to users or third parties for any modification, suspension, or discontinuation of platform services.



## Amendments to Terms

These Terms may be updated or amended periodically to reflect changes in Cemperium's services, legal obligations, or business practices. When material changes are made, Cemperium will endeavor to notify users through appropriate platform channels. Continued use of the platform following publication of updated Terms constitutes your binding acceptance of the revised agreement.

# Governing Law & Contact

## Governing Law

These Terms of Service are governed by and construed in accordance with applicable laws within the relevant jurisdiction of Cemperium's operation. The specific governing jurisdiction applicable to a particular user or transaction may vary depending on the user's location, the nature of the services accessed, and any applicable bilateral or multilateral legal frameworks. Specific jurisdiction details, including any applicable dispute resolution procedures or mandatory arbitration clauses, may be provided separately as part of supplementary legal documentation.

In the event of any dispute arising out of or in connection with these Terms or the use of the platform, users are encouraged to first contact Cemperium's legal team directly to seek an amicable resolution before pursuing formal legal proceedings. Cemperium is committed to engaging constructively and in good faith with all legitimate legal inquiries and disputes raised by platform users.

Nothing in these Terms shall exclude or limit any rights that users may have under mandatory provisions of consumer protection or other applicable laws in their jurisdiction that cannot be waived by contractual agreement. Where any provision of these Terms conflicts with mandatory applicable law, the mandatory legal provision shall prevail to the extent of the conflict.

## Contact Cemperium Legal

For all legal inquiries, compliance questions, or formal notices related to these Terms of Service, please direct your correspondence to the Cemperium legal team. Our team is available to assist with questions related to platform terms, regulatory compliance, intellectual property matters, and other legal concerns.

**Email:** [legal@cemperium.se](mailto:legal@cemperium.se)

When submitting a legal inquiry, please include your full name, account identifier (if applicable), and a clear description of your concern or request to enable our team to respond promptly and accurately.

📄 Response times for legal inquiries may vary depending on the complexity and volume of requests. Cemperium endeavors to respond to all formal legal correspondence within a reasonable timeframe.

[Email Legal Team](mailto:legal@cemperium.se)