

Terms and Conditions

Welcome to Quantum X Pay. These Terms and Conditions ("Terms") govern your access to and use of our services. By using our platform, you agree to comply with these Terms. If you do not agree, you may not use our services.

1. Definitions

- "Quantum X Pay" refers to our company, the payment processing platform, and its associated services.
- "User" refers to any individual or entity using Quantum X Pay's services.
- "Services" refer to the financial services provided by Quantum X Pay, including but not limited to Virtual IBANs, Debit Cards, SWIFT and SEPA Transfers, Crypto Wallets, Remittance, and On/Off Ramp Services.

2. Compliance and Regulatory Oversight

Quantum X Pay operates under the regulatory framework of FINTRAC Canada as a licensed Money Services Business (MSB). We are committed to adhering to all applicable Canadian laws, including the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA) and related regulations.

3. User Responsibilities

By using our services, you agree to:

- Provide accurate and up-to-date information during account registration and verification.
- Ensure that all transactions comply with applicable laws and regulations.
- Not use our platform for prohibited activities, including money laundering, terrorist financing, or other illegal activities.
- Maintain the confidentiality of your account credentials and notify us immediately in case of unauthorized access.

4. Identity Verification and KYC

To comply with regulatory requirements, Quantum X Pay implements a robust Know Your Customer (KYC) process. You agree to:

- Submit valid identification documents and any additional information requested for verification purposes.
- Understand that failure to complete the KYC process may result in account restrictions or termination.

5. Transaction Monitoring

Quantum X Pay reserves the right to monitor transactions to ensure compliance with applicable regulations. Transactions may be flagged, delayed, or rejected if:

- They exceed thresholds defined under FINTRAC guidelines.
- Suspicious activity is detected.
- Required information is incomplete or inconsistent.

6. Fees and Charges

Users are responsible for all fees associated with the use of Quantum X Pay services. Fees may include:

- Transaction processing fees.
- Account maintenance fees.
- Currency conversion charges, where applicable.

Fees are disclosed during the transaction process and are subject to change with prior notice.

7. Prohibited Activities

The following activities are strictly prohibited on Quantum X Pay's platform:

- Engaging in money laundering, terrorist financing, or other illegal activities.
- Using the platform to facilitate transactions related to illicit goods or services.
- Attempting to bypass compliance measures or providing false information.

8. Termination of Services

Quantum X Pay reserves the right to terminate or restrict access to its services if:

- A user violates these Terms.
- Suspicious or prohibited activity is detected.
- Regulatory authorities require account suspension or closure.

9. Data Privacy

We prioritize the security of your personal and financial data. Quantum X Pay collects, uses, and stores information in accordance with its Privacy Policy and FINTRAC regulations. By using our services, you consent to the processing of your data for compliance and operational purposes.

10. Limitation of Liability

Quantum X Pay is not liable for:

- Losses resulting from user negligence or failure to comply with these Terms.
- Delays or interruptions in service due to unforeseen circumstances or regulatory actions.
- Unauthorized access to user accounts caused by user negligence.

11. Amendments to Terms

Quantum X Pay reserves the right to amend these Terms at any time. Users will be notified of changes through our platform or via email. Continued use of our services constitutes acceptance of the updated Terms.

12. Governing Law

These Terms are governed by the laws of Canada, and any disputes arising from these Terms will be resolved in accordance with Canadian law.

13. Contact Us

For questions or concerns regarding these Terms, please contact us at:

Quantum X Pay

- Email: info@quantumglobalpay.org
- Address: 800 STEELES AVE. W., #B10155 THORNHILL ON L4J 7L2
CANADA

By using Quantum X Pay's services, you acknowledge that you have read, understood, and agreed to these Terms and Conditions. Thank you for choosing Quantum X Pay.

