



Terms of Use

Effective Date: 03-Sep-2025

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Please read these Terms of Use (“Terms”) carefully before using the Cryptocash Wallet App (the “App”), developed and operated by PrintDreams International AB, a company registered in Sweden with organization number 556835-8955, having its principal office at Olof Palmes Gata 20 B, 111 37 Stockholm, Sweden (“Cryptocash”, “we”, “us” or “our”).

These Terms constitute a legally binding agreement between you and Cryptocash. By accessing or using the App, you confirm that you have read, understood, and agreed to be bound by these Terms. If you do not agree to these Terms, you must immediately discontinue your use of the App.

We may update or revise these Terms at our sole discretion from time to time. Any changes will be effective as of the “Last updated” date indicated above. It is your responsibility to review these Terms periodically to stay informed of any updates. Your continued use of the App following the publication of changes constitutes your acceptance of those changes.

1. Purpose of the App

The Cryptocash Wallet App (“App”) is a non-custodial, self-hosted application that enables users to interact with blockchain-based assets, including cryptocurrencies, tokenized real-world assets (RWAs), and central bank digital currencies (CBDCs). It is a core component of the Cryptocash platform and operates as a gateway for managing and verifying digital assets in both digital and physical formats.

The App allows users to:

1. Generate and manage digital wallets using high-entropy cryptographic key pairs.

2. Store, send, and receive tokenized assets directly on supported blockchain networks, such as The Open Network (TON) and other compatible decentralized ledger technologies (DLTs).
3. Interact securely with Stablenotes – physical, air-gapped notes that represent tokenized ownership through embedded cryptographic keys.
4. Validate asset balances on the blockchain via public key QR codes without revealing private keys.
5. Interface with the Cryptocash ATM device to convert digital assets into physical notes (Stablenotes) or back into digital wallets, ensuring true offline self-custody.
6. Utilize traceability options, including optional digital signatures and smart contract-based verification, for AML/KYC compliance.

The App does not store user private keys, passwords, recovery phrases, or backups on any Cryptocash servers. Full control and responsibility over private keys remain with the user. The App is designed to operate independently of custodial services, central exchanges, or any third-party intermediaries.

Cryptocash Wallet App provides a tangible solution to critical challenges in digital asset custody, enabling secure, decentralized, and globally accessible asset management without dependence on traditional banking or digital infrastructure.

2. Eligibility and Access

To use the Cryptocash Wallet App, you must:

1. Be at least 18 years of age or the age of legal majority in your jurisdiction;
2. Have full legal capacity to enter into a binding agreement;
3. Ensure that use of the App complies with all applicable laws and regulations in your country of residence or access.

By using the App, you represent and warrant that you meet these eligibility requirements. If you are using the App on behalf of a legal entity, you further represent that you are authorized to act on its behalf and bind the entity to these Terms.

Use of the App is prohibited where it would be unlawful or subject to sanctions or restrictions under any applicable laws. It is your sole responsibility to determine whether your use of the App is in compliance with applicable laws and regulations.

Cryptocash reserves the right to restrict or deny access to the App at its sole discretion to any user who violates these Terms, applicable laws, or whose access may pose a legal or reputational risk to Cryptocash.

3. Registration and User Account

1. The Cryptocash Wallet App does not require users to create an account tied to personal identity (e.g., name, email, government-issued ID). However, upon initial use, the App generates a unique public address and a corresponding private key or secret recovery phrase consisting of 24 words. This phrase is critical to accessing your funds and must be stored securely by you.
2. Cryptocash does not collect, store, or have access to your private keys, passwords, or secret phrases. All wallet credentials are generated locally on your device and remain entirely under your control. If lost, there is no recovery mechanism. Cryptocash will not be liable for any losses resulting from your failure to securely back up or protect your private keys.
3. The App may collect limited technical data (e.g., anonymized usage metrics, browser version, operating system, and IP address) solely for improving functionality and user experience. No personally identifiable information (PII) is stored or processed unless explicitly provided by you. Please refer to our Privacy and Cookie Policy for further information.
4. If you access the App on behalf of a company, institution, or other entity, you represent and warrant that you have authority to bind such entity and that such entity accepts these Terms.
5. You agree not to share your wallet recovery phrase or private keys with anyone. Doing so may compromise the security of your assets. Cryptocash is not responsible for unauthorized access resulting from such actions. You further acknowledge that storing your recovery phrase in cloud-based services, email, or unencrypted digital formats may expose you to permanent loss of access.
6. You are solely responsible for all activity conducted through your wallet or by using your credentials. If you suspect any unauthorized access or breach of your recovery phrase, it is your duty to take immediate security measures.

4. User Responsibility

You are solely responsible for:

1. Securing your private keys, QR codes, and recovery credentials.

2. Ensuring compliance with local laws and regulations, including tax obligations.
3. Only using the App for lawful purposes.

Cryptocash is not responsible for any loss of assets due to mishandling of private keys or unauthorized access to your devices.

5. Custody and Risk Disclaimer

The Cryptocash Wallet App is a non-custodial tool. We do not store, hold, or have access to your private keys, public keys, secret recovery phrases, or any form of credentials linked to your wallet. All assets remain entirely under your control, and you alone are responsible for the secure handling of your cryptographic information.

By using the App and its associated services, you acknowledge and accept the following risks:

1. Self-custody risks: If you lose access to your private key or recovery phrase, your assets may be permanently inaccessible. Cryptocash has no means to recover your assets or credentials.
2. Market risks: Tokenized assets, cryptocurrencies, and CBDCs are subject to high volatility. Their value may fluctuate rapidly and unpredictably.
3. Regulatory risks: Cryptocurrencies and digital assets may be restricted, banned, or regulated differently depending on jurisdiction. It is your responsibility to ensure that your use of the App complies with local laws.
4. Smart contract risks: The underlying technology, including smart contracts, may contain bugs or vulnerabilities that could result in asset loss.
5. Cybersecurity threats: Although the App operates in a decentralized and air-gapped environment, it is your responsibility to maintain the security of the device where it is installed. We are not liable for damages resulting from malware, device compromise, or insecure storage practices.

We recommend that users take appropriate security precautions, such as maintaining offline backups of their recovery phrases, using trusted and secure devices, and staying informed about best practices for digital asset management.

Cryptocash disclaims all liability for loss or damage resulting from improper key management, technical failures, third-party attacks, or your reliance on inaccurate or outdated information obtained through the App.

6. AML/KYC and Regulatory Compliance

Cryptocash is committed to facilitating regulatory compliance, especially in jurisdictions where Anti-Money Laundering (AML) and Know Your Customer (KYC) rules apply. While the App itself does not collect or verify personal identification data, certain functionalities, such as the use of Stablenotes or integration with third-party service providers, may enable optional traceability features.

Key compliance measures include:

1. Traceability through smart contracts: The Cryptocash platform allows integration with smart contracts programmed to enforce specific conditions, including identity verification and transaction limitations based on jurisdiction.
2. Digital signature on physical notes: Stablenotes may include a digital signature on the reverse side, cryptographically linked to the asset and verifiable on-chain, supporting optional or mandatory traceability requirements.
3. Third-party interaction: If you access services through integrated third parties (e.g., for token exchanges or digital asset purchases), you may be subject to their AML/KYC requirements. Cryptocash assumes no responsibility for third-party data processing or compliance standards.

You are responsible for complying with all laws applicable to your jurisdiction regarding identity verification, asset reporting, tax obligations, and usage of tokenized instruments. Use of Cryptocash in violation of applicable AML/KYC laws is strictly prohibited.

Cryptocash reserves the right to restrict or suspend services if required to comply with applicable regulations or if unlawful usage is suspected.

7. Blockchain Integration and Transactions

The Cryptocash Wallet App enables interaction with various decentralized blockchain networks for the purpose of sending, receiving, validating, and verifying tokenized

digital assets. These networks function independently of Cryptocash and are maintained by distributed peer-to-peer systems.

By initiating a transaction within the App, you:

1. Instruct the submission of signed transaction data to the relevant blockchain;
2. Confirm your understanding that once broadcasted, the transaction becomes immutable and cannot be canceled, reversed, or modified;
3. Accept all potential risks associated with the transaction, including network congestion, delays in confirmation, or changes in gas fees.

Cryptocash does not operate or control any blockchain and is not responsible for the execution or confirmation of transactions on those networks. We do not guarantee the successful completion or speed of blockchain transactions. Transactions may be delayed or rejected due to network conditions, validation failures, insufficient gas, or wallet misconfigurations.

It is your responsibility to:

1. Ensure the correctness of transaction details, including recipient address, asset type, and amount;
2. Confirm the validity and security of smart contracts with which you interact;
3. Verify all on-chain information prior to committing a transaction.

Cryptocash disclaims all liability for:

1. Failed or lost transactions;
2. Mistakenly sent assets;
3. Losses arising from smart contract vulnerabilities or incompatible token standards;
4. Malfunctions or unexpected behavior in blockchain protocols.

You acknowledge that blockchain networks may change over time, including forks, protocol upgrades, or validator reorganizations. Such events may impact your assets, transactions, or access to certain tokens. Cryptocash has no control over such changes and bears no responsibility for their outcomes.

8. Stablenotes

Stablenotes are tamper-resistant physical instruments that represent ownership of digital assets through embedded cryptographic credentials. Each note includes:

1. A public key displayed as a scannable QR code, enabling blockchain balance verification;
2. A private key concealed under a high-security tamper-evident sticker, required for digital redemption;
3. Optional digital signatures and traceability elements for AML/KYC compliance;
4. Security features such as holograms, UV/IR inks, microtext, intaglio, and unique serial numbers.

By accepting or using a Connected Note, you acknowledge and agree that:

1. The note serves as a bearer instrument: possession equates to control over the associated digital asset;
2. You are solely responsible for securely storing the note in a safe physical location;
3. You must validate the note's authenticity and blockchain balance before accepting it in a transaction;
4. Cryptocash does not track, replace, or reverse notes that are lost, destroyed, stolen, or tampered with;
5. The private key is irretrievable once the tamper sticker is removed and scanned. Do not remove it unless intending to redeem the asset.

Stablenotes are designed for long-term, offline, and decentralized self-custody. They enable users to store, transfer, inherit, or exchange tokenized assets without reliance on digital wallets or centralized services.

Use of Stablenotes in violation of applicable laws, including for illicit purposes, may be subject to regulatory enforcement. You are responsible for complying with all legal obligations related to asset handling, reporting, and transfer.

9. Risk Warning

The use of digital assets, including tokenized real-world assets, cryptocurrencies, and CBDCs, involves substantial risk. You should not use the Cryptocash Wallet App

or any related services unless you fully understand the nature of these risks and are capable of assuming them.

Key risks include but are not limited to:

1. Significant market volatility and potential loss of asset value;
2. Irreversible transactions that may result in permanent loss if errors occur;
3. Potential incompatibility with smart contracts or evolving blockchain protocols;
4. Technological failures, user mistakes, or malicious third-party actions;
5. Regulatory changes that may impact your ability to use the App or certain assets.

You should not engage with digital assets if you do not have sufficient financial resources to bear potential losses. Cryptocash does not provide investment advice or guarantees of any kind. You are solely responsible for assessing the suitability of the App and the underlying technologies for your personal or business use.

We strongly recommend that you consult with independent legal, financial, and tax advisors prior to using the App or engaging with tokenized assets.

10. Prohibited Uses

You agree to use the Cryptocash Wallet App and any associated services only for lawful and authorized purposes. You must not, under any circumstances, use the App to:

1. Violate any applicable local, national, or international law or regulation;
2. Engage in or promote illegal, fraudulent, deceptive, or malicious activities, including money laundering or terrorism financing;
3. Attempt to bypass, disable, or interfere with security-related features of the App or Stablenotes;
4. Access or use the App for the purpose of creating or developing a competing product or service;
5. Reverse engineer, decompile, or disassemble the App or its underlying code;
6. Transmit or upload malware, viruses, trojans, or other harmful or disruptive code;
7. Use automated systems (e.g., bots or scrapers) to extract or harvest data from the App without our written consent;
8. Infringe upon or violate our intellectual property rights or the rights of others;

9. Provide false, misleading, or manipulated information to other users;
10. Interfere with or disrupt the normal operation, integrity, or performance of the App or its infrastructure.

Cryptocash reserves the right to investigate and take legal action against any violations of this section, including suspending or terminating access to the App, reporting unlawful conduct to relevant authorities, and pursuing claims for damages.

Use of the App in violation of this section may expose you to civil liability, criminal prosecution, and permanent exclusion from Cryptocash's ecosystem.

11. Modifications to the Terms

Cryptocash reserves the right to modify, amend, or replace these Terms at any time and for any reason, at its sole discretion. In the event of a material change, we will make reasonable efforts to notify users through the App interface, by updating the "Last updated" date, or through other appropriate communication channels.

We encourage you to review these Terms regularly. Your continued access or use of the App after the effective date of any modifications will constitute your express acceptance of the revised Terms. If you do not agree to the modified Terms, you must discontinue your use of the App immediately.

Changes may be made in response to evolving legal, regulatory, security, operational, or business requirements. Cryptocash is not obligated to provide individual notice of minor or non-material changes.

12. Termination

Cryptocash reserves the right to suspend or terminate your access to the App at any time, with or without notice, under the following circumstances:

1. You violate or breach any of these Terms;
2. Your use of the App poses a risk to Cryptocash's operations, infrastructure, reputation, or compliance obligations;
3. You engage in unlawful conduct or use the App for prohibited purposes;
4. Required by applicable law, regulation, or competent authority.

In the event of termination, your access to the App and any features, including interactions with Stablenotes or blockchain wallets, may be discontinued immediately. Cryptocash will not be liable for any damages or losses resulting from such termination.

You may terminate your use of the App at any time by discontinuing access and deleting the application from your devices. However, termination does not relieve you of any obligations or liabilities incurred prior to the date of termination.

Cryptocash also reserves the right to discontinue or modify the App, either temporarily or permanently, without prior notice. In such cases, Cryptocash shall not be liable for any consequences arising from unavailability of the App or services.

13. Intellectual Property

All content made available through the App, including but not limited to software, code, design elements, text, graphics, logos, trademarks, databases, audio-visual elements, and user interfaces (collectively "Intellectual Property" or "IP"), is the property of Cryptocash or its licensors and is protected by Swedish and international intellectual property laws.

By using the App, you are granted a limited, non-exclusive, non-transferable, non-sublicensable, and revocable license to use the App solely for its intended purposes. This license does not grant you any rights to modify, copy, reproduce, republish, upload, transmit, reverse engineer, decompile, or distribute any part of the App or its content without express prior written permission from Cryptocash.

You agree not to use the App or its IP for any commercial purpose, for creating derivative works, or for the development of competing products. Unauthorized use may result in termination of access and possible legal action.

14. Security and Third-Party Content

You are solely responsible for the security of the device on which you install or access the Cryptocash Wallet App. We strongly recommend keeping your operating system, anti-virus software, and the App itself up to date.

Cryptocash is not liable for any damage or loss arising from:

1. Malware or security breaches on your device;
2. Use of the App on compromised or untrusted systems;
3. Use of outdated software that may expose vulnerabilities.

The App may include links or connections to third-party websites, services, or blockchain networks (“Third-Party Content”). Cryptocash does not control or endorse any Third-Party Content and disclaims any liability arising from their use, including inaccuracies, unlawful material, or the presence of malware.

Your interactions with any third-party services accessed through the App are solely between you and the third party. We are not responsible for any loss, damage, or liability incurred through such interactions.

15. Fees and Taxes

Use of the Cryptocash Wallet App is currently free of charge. However, Cryptocash plans to introduce small flat fees for printing Stablenotes as part of its utility program. These fees are to be paid automatically using Cryptocash own token (CCH). Cryptocash reserves the right to introduce other fees in the future, and users will be notified in advance.

You are solely responsible for all tax obligations, duties, and charges that may arise in connection with your use of the App and the storage or transfer of tokenized assets. Cryptocash does not provide tax advice. Users are encouraged to seek independent advice and ensure full compliance with the tax regulations applicable in their jurisdiction.

16. Limitation of Liability

To the fullest extent permitted by applicable law, Cryptocash, its affiliates, directors, officers, employees, agents, or licensors shall not be liable to you or any third party for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, loss of data, loss of business opportunities, reputational harm, or personal injury, arising out of or in connection with:

1. Your use of or inability to use the App;
2. Errors, mistakes, or inaccuracies in the App or related services;
3. Unauthorized access to or alteration of your transmissions or data;
4. Any bugs, viruses, or the like transmitted through the App;
5. The use of Stablenotes, including lost, tampered, or invalidated notes;
6. Failures or delays in blockchain networks or associated protocols.

Cryptocash's total liability, whether in contract, tort, strict liability, or otherwise, shall in no event exceed the greater of (i) the amount you paid to Cryptocash, if any, for access to the App in the twelve (12) months preceding the event giving rise to the claim, or (ii) one hundred (100) Euros.

Nothing in these Terms shall exclude or limit liability where such exclusion or limitation is not permitted under applicable law.

17. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of Sweden, without regard to its conflict of laws principles. Any dispute, controversy, or claim arising out of or relating to these Terms, the App, or your use of the App shall be submitted to the exclusive jurisdiction of the courts of Stockholm, Sweden.

You agree that any dispute resolution proceedings will be conducted on an individual basis and not in a class, consolidated, or representative action. Cryptocash and you each waive any right to a jury trial or to participate in a class action.

If any provision of these Terms is found to be invalid or unenforceable by a court of competent jurisdiction, the remaining provisions will remain in full force and effect.

18. Force Majeure

Cryptocash shall not be held liable for any failure or delay in performance of its obligations under these Terms due to events beyond its reasonable control, including but not limited to acts of God, natural disasters, governmental actions, war, terrorism, labor disputes, pandemics, power outages, internet failures, supply chain disruptions, or failures of third-party service providers.

Such events shall suspend the affected party's obligations for the duration of the force majeure event. Cryptocash will use reasonable efforts to mitigate the effects and resume operations as soon as practicable.

19. Contact Information

If you have any questions, concerns, or feedback regarding these Terms or the Cryptocash Wallet App, you may contact us at:

PrintDreams International AB

Olof Palmes Gata 20 B, 111 37 Stockholm, Sweden

Email: info@cryptocash.org

We strive to respond to inquiries in a timely manner. However, please note that communications regarding technical support or the recovery of lost keys cannot be fulfilled, as Cryptocash operates as a non-custodial service provider and does not retain access to user credentials or private data.