

# ReqWire Terms of Use

**Effective Date: 23 September 2026**

## 1. Acceptance of the Terms of Use

These Terms of Use (“Terms”) are entered into by and between you (“User”, “you”) and **ReqWire Ltd.** (“Company”, “we”, “us”). By accessing or using **reqwire.io** (“Website”), our mobile applications (“Applications”), or any related services, media, analytics, or functionality (collectively, the “Products”), you agree to be bound by these Terms and our **Privacy Policy**.

If you do not agree, you must not use the Website, Applications, or Products.

**Important:** ReqWire is a financial technology platform. We are not a licensed bank or financial institution. All payment, card, and crypto services are delivered by regulated third-party providers acting under their own licenses and jurisdictions.

## 2. Eligibility

You may only use ReqWire if you:

- Are at least 18 years old (or of legal age in your jurisdiction);
- Are not barred by applicable law, regulations, or sanctions;
- Use the Products only for lawful purposes.

## 3. Content and Information

The Website and Products are provided “**as is**” and “**as available**”. While we aim for accuracy, all information is for **general purposes only** and not professional or investment advice.

You acknowledge that:

- Content may be updated, changed, or removed at any time without notice;
- Third-party content is the sole responsibility of its provider;
- You rely on all information at your own risk.

## 4. Changes to Terms

We may revise these Terms at any time. Updated Terms are effective immediately upon posting. Continued use of ReqWire constitutes acceptance of any changes.

## 5. Account Registration & Security

- You must provide accurate and complete information during registration.
- You are responsible for safeguarding your credentials (passwords, private keys, security codes).
- You must notify us immediately of any unauthorized access.
- You may only open **one account** with ReqWire.

We are not liable for any loss resulting from unauthorized access if caused by your negligence (e.g., weak passwords or device compromise).

## 6. Subscription & Payments

- Services are provided on a **monthly subscription basis**.
- Current pricing is published at [reqwire.io/pricing](https://reqwire.io/pricing).
- Payment may be made via cryptocurrency, card, or bank transfer.
- Subscriptions auto-renew unless cancelled in your account dashboard.
- No refunds are provided for unused portions of a subscription, except where required by applicable consumer-protection law (for example, the EU Consumer Rights Directive provides a 14-day withdrawal right).

Failure to pay may result in suspension (after 30 days) or termination (after 6 months).

## 7. Compliance & AML

ReqWire and its partners comply with **AML (Anti-Money Laundering)** and **CFT (Counter-Terrorist Financing)** regulations.

We may suspend, freeze, or terminate accounts if:

- Verification documents are incomplete, false, or unsatisfactory;
- Source of funds cannot be verified;
- Fraud or financial crime is suspected.

In such cases, funds may be withheld until full compliance is achieved. An **administrative recovery fee of 10%** may be deducted from withheld balances. We may deduct or charge a

reasonable administrative fee reflecting our actual, documented costs incurred in investigating and resolving the matter, where permitted by applicable law and only after providing written justification.

## 8. Intellectual Property

All content, trademarks, logos, and materials on ReqWire are owned by us or our licensors. You may not use, copy, or distribute them without prior written permission.

Limited rights are granted for **personal, non-commercial use only**. Unauthorized use may result in termination of access and legal action.

## 9. Services Provided

Through ReqWire and regulated partners, users may access:

- Multi-currency business accounts and crypto wallets;
- Transfers via SWIFT, SEPA, ACH, and other rails;
- Invoicing in multiple currencies;
- Fiat and crypto conversions;
- Secure account funding and withdrawals.

**Note:** Any references to “bank accounts” or “banking services” are for convenience only. Services are provided exclusively by licensed third-party financial institutions. ReqWire is a technology platform.

## 10. Prohibited Uses

You agree not to use ReqWire:

- For unlawful, fraudulent, or prohibited activities;
- To exploit or harm minors;
- To impersonate another person or entity;
- To transmit spam, malware, or harmful code;
- To interfere with the security or operation of the platform;
- From or to prohibited jurisdictions (see Section 15).

## 11. Geographic Restrictions

Due to compliance, ReqWire cannot onboard users or process transactions from certain jurisdictions subject to sanctions or high-risk designations (UN, OFAC, FATF, EU, etc.). The restricted list is updated regularly at [reqwire.io/restricted](https://reqwire.io/restricted).

## 12. Data Privacy

We process your information in accordance with our **Privacy Policy** and applicable **GDPR** standards. By using ReqWire, you consent to such processing.

You are responsible for ensuring devices used to access ReqWire are secure.

## 13. Disclaimers

- ReqWire does not warrant uninterrupted access or error-free functionality.
- All services are provided “**as is**” and “**as available.**”
- We disclaim all warranties, express or implied, including fitness for a particular purpose.
- To the fullest extent permitted by law, we are not liable for indirect, incidental, or consequential damages.

## 14. Indemnification

You agree to indemnify and hold harmless ReqWire, its affiliates, and service providers from claims, damages, or losses arising from your use of the Products or violation of these Terms. Nothing in these Terms excludes or limits liability for death or personal injury caused by our negligence, for fraud or fraudulent misrepresentation, or for any other liability that cannot be excluded under applicable law.

## 15. Disputes & Complaints

- Complaints may be submitted to [support@reqwire.io](mailto:support@reqwire.io).
- You must attempt resolution with our support team before pursuing legal action.

- Refund requests must be submitted within **3 days** of a transaction.

## 16. Governing Law

These Terms are governed by the laws of **Saint Vincent and the Grenadines**. Any legal proceedings must be brought in its courts, unless otherwise required by local consumer protection law.

## 17. Entire Agreement

These Terms, along with our Privacy Policy and any applicable product-specific terms, constitute the full agreement between you and ReqWire.

## 18. Contact Us

For questions or support: **[support@reqwire.io](mailto:support@reqwire.io)**