

# “COMFORT LIFE TECH” limited liability company

Plac Bankowy str., 2, room 1309, post office code 00-095, Warsaw, Poland. National Economy Register number: 389934132, tax identification number: 7123424132. Bank details: PL16160014621807188470000001 PLN, PL86160014621807188470000002 EUR +38050 46 46 46 2; [bizz0777@gmail.com](mailto:bizz0777@gmail.com)

## TERMS OF USE

**Comfort Life Tech Sp. z o.o.**

**KRS (Company Registry):** 0000921491

**NIP (Tax ID):** 7123424132

**REGON:** 389934132

**Registered Address:** Plac Bankowy 2/1309, 00-095 Warsaw, Poland

**Email:** [bizz0777@gmail.com](mailto:bizz0777@gmail.com)

**Effective Date:** April, 01, 2025

### 1. Introduction

1.1. These Terms of Use (hereinafter the “Agreement”) constitute a legally binding contract between you (the “User” or “you”) and **Comfort Life Tech Sp. z o.o.** (hereinafter “Comfort Life Tech,” “the Company,” “we,” or “us”), concerning your access to and use of [**Platform URL**] (the “Platform”), including any products, services, or related materials made available through the Platform (collectively, the “Services”).

1.2. By creating an account, clicking “Sign Up” or similar, or otherwise using or accessing the Services, you acknowledge that you have read, understood, and agree to be bound by this Agreement. If you do not agree to these Terms of Use, you must not access or use the Services.

### 1.3. Regulatory and Jurisdictional Note

- The Company is incorporated under the laws of the Republic of Poland.
- Where applicable, the Services may be provided in accordance with EU regulations on crypto-assets (e.g., MiCA) and relevant Polish laws.
- You are responsible for ensuring that your access and use of the Services comply with the laws of your jurisdiction.

### 2. Definitions

- **Account:** A User account maintained on the Platform.
- **AML Policy:** The Company’s Anti-Money Laundering and Counter-Terrorist Financing Policy, available on the Platform.
- **Privacy Policy:** The Company’s Privacy Policy, which explains how we collect, process, and protect personal data, also available on the Platform.
- **Fiat Funds:** Government-issued currencies (e.g., PLN, EUR, USD).
- **Crypto-Assets / Cryptocurrencies:** Digital assets built on blockchain or distributed ledger technology, which are exchanged or stored electronically.
- **Transaction:** Any deposit, withdrawal, exchange, transfer, or other operation involving Fiat Funds and/or Crypto-Assets via the Platform.
- **User:** A natural or legal person that has registered and is using the Services.

### 3. Services

#### 3.1. Description of Services

- Comfort Life Tech offers a Platform for buying, selling, exchanging, or holding Crypto-Assets and/or Fiat Funds, subject to availability and applicable regulations.
- We may offer additional products and functionality (e.g., custodial wallets, conversions, or other blockchain-related features).

#### 3.2. Third-Party Providers

- The Platform may integrate with third parties (payment processors, identity verification services, blockchain services).

- Your relationship with these third parties may be governed by their own terms and policies. We assume no liability for third-party activities, but we endeavor to ensure partners meet appropriate standards.

### **3.3. Service Modifications**

- We reserve the right to modify, suspend, or discontinue any part of the Services at any time, with or without notice, for technical, legal, or business reasons.

## **4. User Eligibility and Registration**

### **4.1. Eligibility Requirements**

- You must be at least 18 years old (or the age of majority in your jurisdiction) to use the Services.
- By registering an Account, you represent that you have not been previously suspended or removed from the Platform for violation of these Terms.

### **4.2. Registration Process**

- To create an Account, you must provide accurate, complete, and current information, including verifying your identity as required by our AML Policy.
- You agree to keep your registration data up to date and cooperate with any re-verification requests.

### **4.3. Account Security**

- You are responsible for maintaining the confidentiality of your Account credentials (e.g., password).
- You must immediately notify us of any unauthorized use or suspected breach of your Account.

## **5. AML, KYC, and Compliance**

### **5.1. AML Policy**

- Comfort Life Tech maintains an AML Policy, which you can review on the Platform. By using the Services, you agree to comply with all reasonable requests for information, documents, or other verification procedures as outlined in that Policy.

### **5.2. Transaction Monitoring**

- We actively monitor Transactions for AML/CFT compliance. We may block or refuse Transactions deemed suspicious or high-risk as per our AML Policy, or in accordance with any obligations under Polish or EU laws.

### **5.3. Refusal or Termination**

- We may suspend or terminate your Account and/or refuse to process a Transaction if you fail to comply with our AML procedures or if we suspect illegal or unauthorized conduct.

## **6. User Obligations and Restrictions**

### **6.1. Lawful Use**

- You agree to use the Platform only for lawful purposes and in compliance with these Terms and all applicable laws (including those of your jurisdiction).
- You shall not engage in any behavior that disrupts or interferes with the normal functioning of the Platform, including but not limited to attempts to hack, reverse engineer, or otherwise compromise the security of our systems or other users' data.

### **6.2. Prohibited Jurisdictions**

- Depending on regulatory requirements, certain countries or territories may be restricted or prohibited from using the Platform. You assume responsibility for understanding whether the Services are lawful in your jurisdiction.

### **6.3. Prohibited Activities**

- You must not use the Services to facilitate money laundering, terrorist financing, fraud, or any other criminal activity.
- You must not use automated means (e.g., bots, scripts) to access the Platform without our explicit permission.

## **7. Intellectual Property**

### **7.1. Our Ownership**

- Comfort Life Tech and/or its licensors retain all rights to the design, content, logos, trademarks, and other intellectual property relating to the Platform.
- You are granted a limited, non-exclusive, non-transferable license to use the Platform solely as permitted by these Terms.

### **7.2. User Feedback**

- If you provide us with suggestions, ideas, or feedback, you grant the Company a worldwide, irrevocable, royalty-free license to use, modify, and incorporate them without restriction or compensation to you.

## **8. Privacy and Data Protection**

### **8.1. Privacy Policy**

- All personal data is processed in accordance with our **Privacy Policy**, which forms an integral part of these Terms.
- By using our Services, you consent to the collection, use, and disclosure of personal data in accordance with the Privacy Policy.

### **8.2. Data Retention**

- We will retain or delete personal data in line with AML laws, Polish regulations, and GDPR, usually for a minimum of five (5) years after your last transaction or as otherwise mandated by law.

## **9. Risk Disclosure**

### **9.1. Market Volatility**

- Trading, exchanging, or holding Crypto-Assets involves significant risks, including price volatility, regulatory changes, technology risks, and potential total loss of capital.
- You acknowledge that you fully understand these risks before engaging in any Transactions.

### **9.2. No Investment Advice**

- We do not provide investment or financial advice. Any information on the Platform is for informational purposes only and should not be interpreted as an endorsement, recommendation, or solicitation.

## **10. Fees and Charges**

### **10.1. Fee Schedule**

- The Company may charge fees for certain Services (e.g., transaction fees, withdrawal fees). The applicable fees are disclosed in a [**Fee Schedule**] available on the Platform.
- We reserve the right to modify fees at any time. Reasonable advance notice will be provided for material changes.

### **10.2. Taxes**

- You are responsible for determining and fulfilling any tax obligations in your jurisdiction resulting from your use of the Services.

## **11. Disclaimer of Warranties**

### **11.1. No Warranty**

- The Platform and Services are provided on an “as is” and “as available” basis, without warranties of any kind, whether express or implied.
- We do not warrant that the Platform will be error-free, uninterrupted, secure, or free from viruses.

### **11.2. User Responsibility**

- You assume full responsibility for any decisions made and actions taken based on the information or Services provided through the Platform.

## **12. Limitation of Liability**

### **12.1. Indirect Damages**

- To the maximum extent permitted by law, Comfort Life Tech shall not be liable for any indirect, incidental, consequential, or special damages arising from or in connection with the use (or inability to use) the Services.

### **12.2. Aggregate Liability**

- In no event shall Comfort Life Tech's total liability exceed the amount of fees we have received from you during the twelve (12) months preceding the event giving rise to the liability, unless otherwise mandated by law.

## **13. Termination**

### **13.1. By the User**

- You may cease using the Services at any time. If you wish to close your Account, please follow the instructions on the Platform or contact our support team.

### **13.2. By Comfort Life Tech**

- We may suspend or terminate your Account at any time if we suspect that you have violated these Terms, if required by law or regulatory directive, or for other legitimate reasons (e.g., prolonged inactivity).

### **13.3. Effects of Termination**

- Upon termination, your right to access the Services will cease.
- We may retain certain information as required by law or internal policies (e.g., AML record-keeping obligations).

## **14. Governing Law and Dispute Resolution**

### **14.1. Governing Law**

- This Agreement is governed by and construed in accordance with the laws of Poland.

### **14.2. Dispute Resolution**

- Any disputes arising out of or relating to these Terms or the Services will be resolved by the competent courts in Poland, unless otherwise required by applicable law.

## **15. Amendments**

### **15.1. Changes to Terms**

- We may update these Terms of Use from time to time to reflect changes in regulatory requirements, our business, or user feedback.
- If we make material changes, we will provide reasonable notice via email or through the Platform before the changes take effect.

### **15.2. Continued Use**

- Your continued use of the Services after any changes indicates your acceptance of the revised Terms.

## **16. Miscellaneous**

### **16.1. Entire Agreement**

- These Terms, together with the Privacy Policy, AML Policy, and any additional documents expressly referenced herein, constitute the entire agreement between you and the Company concerning the subject matter hereof.

### **16.2. Severability**

- If any provision of these Terms is deemed unenforceable or invalid by a court, that provision will be limited or eliminated to the minimum extent necessary, and the remaining provisions will remain in full force.

#### 16.3. **No Waiver**

- Our failure to enforce any right or provision under these Terms does not constitute a waiver of that right or provision.

#### 16.4. **Assignment**

- You may not assign or transfer your rights or obligations under these Terms without our prior written consent. We may assign our rights and obligations without restriction, subject to compliance with applicable law.

### **Approval and Effective Date**

These Terms of Use have been approved by the Management Board of **Comfort Life Tech Sp. z o.o.**. They enter into force on the Effective Date indicated above.

For any questions regarding this Agreement, please contact us at:

**Comfort Life Tech Sp. z o.o.**

Plac Bankowy 2/1309, 00-095 Warsaw, Poland

Email: [bizz0777@gmail.com](mailto:bizz0777@gmail.com)