Terms of Service

The rules that apply whenever you use Universal Quantum.

DOCUMENT	EFFECTIVE	VERSION	ISSUED BY
Terms of Service	**July 2026**	**v2026.1**	**Universal Quantum**

These Terms of Service (the "Terms") form a legally binding agreement between you and Universal Quantum ("we", "us", "our" or "the Platform"). They govern every interaction with the Platform — whether you visit as a guest, open an investor account, deposit funds, participate in an Investment Plan, request a withdrawal, communicate with our team, or take part in a promotion or referral programme. Please read them carefully. If any part is unclear, contact us before you use the Platform. By using the Platform in any way, you confirm that you accept these Terms in full.

1. 1. Acceptance & scope

By creating an account, submitting funds to a Platform wallet address, requesting a withdrawal, or otherwise interacting with any feature of the Platform, you confirm that you have read, understood and agreed to these Terms. If you do not accept them, you must not open an account and must not send funds to any address associated with the Platform.

These Terms apply alongside our Privacy Policy, Risk Disclosure Statement, AML and KYC Policy and Cookie Policy. Together they form the full agreement between you and us. If there is a conflict between documents, these Terms take precedence unless the other document expressly states otherwise.

2. 2. Definitions

"Account" means the personal investor account you register on the Platform. "Investment Plan" means any of the managed digital-asset strategies offered on the Platform (for example Starter, Growth and Quantum). "Digital Asset" means a digital token supported for deposits or withdrawals. "Wallet Address" means the blockchain address you provide for payouts, or an address we display for deposits. "Available Balance" means the sum of funds credited to your Account that are not locked in an active plan. "Content" means the text, images, code, layouts and other materials that make up the Platform. "TXID" means the transaction hash produced when you send a Digital Asset on-chain.

3. 3. Eligibility

You must be at least eighteen (18) years old and have full legal capacity to enter binding agreements in your country of residence. You confirm that you are not resident in, or a national of, any jurisdiction in which the Platform or the underlying activity is restricted by law or by our own risk policies. You are solely responsible for ensuring that your use of the Platform is lawful where you are and for any tax obligations arising from it.

We may, at any time and without individual notice, restrict or discontinue availability of the Platform in any country or region. If we discover that you are not eligible, we may suspend your Account, freeze pending activity, and, where lawful and practical, return your net Available Balance to a wallet address you nominate.

4. 4. Your account & security

You must supply accurate, current and complete information when registering, and keep that information up to date. Each Account is personal to you: you may not share access, transfer your Account to anyone else, or open multiple Accounts to abuse features such as referrals or rewards. We may merge or close duplicate Accounts we discover.

You are responsible for keeping your login credentials confidential and for every action taken under your Account, whether or not you authorised it. Choose a strong, unique password, enable two-factor authentication where offered, and log out on shared devices. Notify us immediately if you suspect unauthorised access. We may pause activity on any Account showing signs of compromise while we investigate.

5. 5. Deposits & funding

Deposits are made in the digital assets supported by the Platform (currently XRP, Solana, Bitcoin, Ethereum, BNB and USDT). You must send the correct asset to the exact wallet address we display and, where the asset has multiple networks, on the correct network. We are not responsible for funds sent to the wrong address, on the wrong network, or in an asset we do not support, and we cannot recover such transactions.

Once your on-chain transaction is confirmed and matches the TXID you submit, we credit the corresponding Investment Plan and it becomes active. Deposits are non-refundable once accepted. The amount deposited determines the plan tier, the daily return and the maturity term.

6. 6. Investment plans & payouts

Each Investment Plan runs for a fixed term at a stated daily return. The daily return accrues to your Account and is available for withdrawal or reinvestment. At maturity, the principal you deposited is added on top of the accrued returns. Nothing in these Terms obliges us to offer a specific plan, rate or term in the future.

The rates and terms displayed for each plan may be updated for new deposits. Deposits already in-flight or in-plan continue to run at the rate that applied when they became active. We may pause new deposits into any plan for capacity, compliance or risk reasons without notice.

7. 7. Withdrawals

You may request a withdrawal of your Available Balance at any time from the withdrawal page. Withdrawals are paid on-chain to the wallet address you provide, in the asset you select. We will not reverse a withdrawal once we have broadcast the transaction to the network.

Withdrawals are typically processed within twenty-four (24) hours but may take longer during periods of high demand, network congestion, or where compliance review is required. We may withhold, delay or decline a withdrawal where fraud is suspected, verification is incomplete, or where doing so is required by applicable law.

8. 8. Reinvestment & compounding

You may reinvest any part of your Available Balance directly into a new plan without a further on-chain deposit. Reinvested amounts activate immediately, earn from the same day, and are subject to the same lock-up and maturity rules as fresh deposits. Reinvestment does not create a new tax event on our books, but may have tax consequences for you depending on where you live.

9. 9. Rewards, referrals & loyalty

We may offer loyalty points, referral bonuses and other reward programmes. The specific terms, rates and eligibility criteria are set on the relevant page of the Platform and may change at any time. Rewards have no cash value outside the Platform and cannot be sold, transferred or assigned.

Any attempt to game a reward programme — for example by opening multiple Accounts, self-referrals, or coordinated activity across Accounts — is a serious breach of these Terms and may result in loss of rewards, closure of the Accounts involved, and forfeiture of associated balances to the extent lawful.

10. 10. Fees & taxes

The Platform does not charge deposit or withdrawal fees at this time. On-chain network fees payable to blockchain validators are outside our control and are borne by the sending party. We may introduce or change service fees in the future; any change will be announced on the Platform and take effect on the date shown at the top of the document.

You are solely responsible for any tax that arises on your activity, including tax on returns, capital gains and any other taxable events. We do not provide tax advice.

11. 11. Investment risk

Digital-asset investment carries significant risk, including the risk of total loss of the funds you commit. Advertised returns are targets and illustrations, not guarantees. Past performance does not indicate future results, and market conditions can change rapidly and materially. Nothing on the Platform constitutes financial, investment, legal or tax advice.

> Only invest funds you can afford to hold. Read our Risk Disclosure Statement in full before you deposit.

12. 12. Identity verification (KYC) & AML

To comply with anti-money-laundering rules and to protect our community, we may require you to verify your identity before you deposit, invest or withdraw. Verification may include your legal name, country of residence, an official identity document and its number, and in some cases additional documentation about the source of funds or source of wealth. See our AML and KYC Policy for detail.

We may re-verify at any time. Withdrawals may be paused until verification is complete. Accounts that fail verification may be closed and any remaining balance returned in accordance with applicable law.

13. 13. Prohibited use

You must not use the Platform to launder proceeds of crime, finance illegal activity, evade sanctions, defraud any person, or breach any law. You must not exploit bugs, run automated scripts that interact with the Platform, attempt to reverse-engineer any part of it, upload malicious content, or interfere with its normal operation.

You must not impersonate any person, misrepresent your identity or location, provide false verification information, or operate an Account on behalf of an undisclosed third party. Breach of this clause may result in immediate Account closure, permanent bans, forfeiture of balances to the extent lawful, and reporting to the relevant authorities.

14. 14. Intellectual property

All Content on the Platform is owned by us or licensed to us. You are granted a limited, non-exclusive, non-transferable licence to view and use the Platform for its intended personal purpose. You may not copy, republish, sell, sub-license, scrape, or use the Content, the Platform brand or its marks for any commercial purpose without our prior written consent.

15. 15. Third-party services

The Platform may include links to, or integrations with, services operated by third parties (for example live-chat providers, on-chain explorers, translation services, and price-data feeds). Those third parties are governed by their own terms and privacy policies. We are not responsible for the availability, accuracy or content of third-party services.

16. 16. Communications & notices

By opening an Account you agree to receive transactional emails and in-app notifications relating to your Account and your activity. This includes welcome messages, deposit confirmations, withdrawal updates, KYC decisions, support replies, security alerts and password resets. You may not opt out of transactional messages while your Account is active. Optional announcements, where offered, are easy to opt out of.

17. 17. Limitation of liability

To the maximum extent permitted by applicable law, the Platform is provided on an "as is" and "as available" basis. We do not warrant that the Platform will always be uninterrupted, error-free, secure against every attack, or that any specific investment result will be achieved.

We are not liable for indirect, special, consequential, incidental or punitive losses, or for lost profits, lost data, or reputational harm, arising from your use of the Platform or from any market movement, third-party action, network failure, force-majeure event, or any other cause outside our reasonable control. Our aggregate liability, where liability cannot be excluded, is limited to the fees you have paid to us in the twelve (12) months preceding the event giving rise to the claim.

18. 18. Indemnification

You agree to indemnify, defend and hold harmless Universal Quantum, its officers and staff, from and against any claim, loss, liability, cost or expense (including reasonable legal fees) arising from your breach of these Terms, your misuse of the Platform, your infringement of any third-party right, or your violation of any applicable law or regulation.

19. 19. Suspension & termination

We may suspend or terminate your Account at any time and without prior notice if we reasonably believe you have breached these Terms, that your use presents a legal, security or reputational risk, or that continued service is not commercially or legally viable. On termination, active plans may be closed and, subject to compliance review, the remaining Available Balance returned to a wallet address you nominate.

You may close your Account at any time by contacting us. Some data may be retained after closure to the extent required by law.

20. 20. Force majeure

We are not liable for any failure or delay in performing our obligations where the cause is outside our reasonable control. This includes natural disasters, war, pandemics, government action, cyber-attacks, exchange or blockchain-network outages, and failure of upstream service providers.

21. 21. Governing law & disputes

These Terms and any dispute arising out of them are governed by the laws applicable at our registered place of business, without regard to conflict-of-laws principles. Any dispute must first be raised with us in writing and we will attempt to resolve it in good faith. If a dispute cannot be resolved by good-faith discussion, it will be dealt with by the courts that have jurisdiction at our registered place of business.

22. 22. Severability & assignment

If any provision of these Terms is held to be invalid or unenforceable, the remaining provisions continue in full force. 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 to a successor entity as part of a reorganisation, sale or merger.

23. 23. Changes

We may update these Terms from time to time. Material changes are announced on the Platform and take effect on the date shown at the top of the document. Continued use of the Platform after the effective date confirms your acceptance of the updated Terms.

24. 24. Entire agreement & contact

These Terms, together with the policies they reference, form the entire agreement between you and us in relation to the Platform and supersede any prior understanding. Questions about these Terms: get in touch through the contact page or email **support@universalquantum.net**. We reply within one working day.