

TERMS OF SERVICE

Last Updated: February 17, 2026

1. ACCEPTANCE OF TERMS

These Terms of Service ("Terms") constitute a legally binding agreement between you ("User" or "you") and **PairTrading.Pro** ("Service Provider", "we", "us", or "our").

- **Legal Entity Disclosure:** PairTrading.Pro is a trade name operated by an independent software provider. References to "we" or "us" in these Terms refer to the operator of the Service.

By accessing or using the website **pairtradingpro.com** and our software (collectively, the "Service"), you agree to be bound by these Terms. If you do not agree to these Terms, do not use the Service.

2. NATURE OF THE SERVICE (NO FINANCIAL ADVICE)

⚠ IMPORTANT: The Service provides software tools for market analysis, screening, and automated trading strategies.

2.1. Informational Purposes Only. The content, tools, and data provided by the Service are for informational and educational purposes only.

2.2. No Financial Advice. The Service Provider is **not** a financial advisor, broker, or dealer. Nothing in the Service constitutes investment advice, a recommendation to buy or sell any asset, or a solicitation of any offer.

2.3. User Responsibility. You acknowledge that trading (especially cryptocurrency and arbitrage) involves a high level of risk. You are solely responsible for your investment decisions. We are not responsible for any financial losses, missed opportunities, or damages resulting from your use of the Service.

3. ACCOUNTS, REGISTRATION AND ELIGIBILITY

3.1. Age. You must be at least 18 years old to use the Service.

3.2. Registration. You agree to provide accurate and complete information during registration.

3.3. Security. You are responsible for maintaining the confidentiality of your account credentials. You are fully responsible for all activities that occur under your account.

3.4. Restricted Jurisdictions.

By using the Service, you represent and warrant that you are not located in, under the control of, or a national or resident of:

- **Restricted Countries:** North Korea, Iran, Syria, Cuba, or any other country subject to comprehensive sanctions by the US (OFAC), EU, or UK.
- **USA:** Due to strict securities regulations, our specific automated trading tools are not intended for use by residents of the United States.

We reserve the right to restrict access to the Service from any jurisdiction at our sole discretion.

4. SUBSCRIPTIONS AND PAYMENTS

4.1. Subscription Plans. The Service is offered on a subscription basis (Monthly, Quarterly, Yearly).

4.2. No Automatic Renewal.

The Service is provided on a pre-paid basis. Subscriptions **DO NOT** automatically renew. At the end of your selected billing period (Monthly, Quarterly, or Yearly), your license and access to the Software will automatically expire. To continue using the Service, you must manually purchase a new subscription plan. We do not store your payment credentials for recurring charges.

4.3. Refund Policy (Tiered Money-Back Guarantee).

We offer a limited Money-Back Guarantee for first-time purchases only:

- **Monthly Plan:** Request within **3 DAYS (72 Hours)** of purchase.
- **Quarterly Plan:** Request within **7 DAYS** of purchase.
- **Yearly Plan:** Request within **14 DAYS** of purchase.

Refund Specifics:

- **Processing Time:** Approved refunds are processed within **5-7 business days**.
- **Currency:** All refunds are processed in **USDT (Tether)** only.
- **Value:** The refund amount will be the **USD equivalent** of the subscription price at the time of the original transaction. We are not responsible for cryptocurrency exchange rate fluctuations.
- **Fees:** Network (gas) fees and payment processing fees are non-refundable.
- **Wallet:** You must provide a valid personal wallet address. We do not refund to exchange source addresses.

4.4. Cryptocurrency Payment Terms.

Since the Service accepts payments in cryptocurrency, the following rules apply strictly:

- **a) Payment Finality & Confirmation:** A payment is considered "complete" only when the transaction receives the required number of blockchain confirmations (typically 1-3 confirmations depending on the network). We are not responsible for delays caused by network congestion.
- **b) Underpayments:** You are responsible for sending the **exact** amount specified in the invoice. If you transfer an amount lower than the required price (even by \$0.01) due to exchange withdrawal fees or error, the system will not automatically generate your license key. In such cases, you may be required to pay the difference or request a refund (subject to network fees).
- **c) Wrong Network / Wrong Asset:** You acknowledge that cryptocurrency transactions are irreversible. If you send funds to the wrong blockchain address, use

an unsupported network (e.g., sending USDT via Polygon to a TRC-20 address), or send an unsupported asset, **your funds will be permanently lost**. We cannot recover these funds and are not liable for this loss.

- **d) Volatility & Exchange Rates:** The subscription price is calculated in USD. If you pay using a volatile cryptocurrency (e.g., BTC/ETH), the exchange rate is locked at the moment of invoice generation. You assume all risks regarding exchange rate fluctuations during the transaction process.

5. INTELLECTUAL PROPERTY

5.1. Ownership. The Service, including source code, algorithms, and design, is the exclusive property of the Service Provider.

5.2. License. We grant you a limited, non-exclusive, non-transferable license to use the Service for personal trading or internal business use.

5.3. Restrictions. You may not reverse engineer, decompile, share license keys, resell access, or use the Service to build a competing product.

6. NON-CUSTODIAL ARCHITECTURE & API SECURITY

The Software operates on a strictly non-custodial basis.

- **Local Storage:** Your exchange API keys and third-party terminal credentials (e.g., MT5 logins) are encrypted and stored ONLY on your local device.
- **No Access:** We do not have access to, transmit, or store your API credentials, trade logins, or passwords.
- **No Execution:** We cannot execute trades on your behalf without your direct action or configuration.
- **Your Responsibility:** You are solely responsible for:
 - The security of your device and API keys.
 - Setting appropriate API key permissions (e.g., disabling withdrawals).
 - Any trades executed through your configured strategies.

Compromise of your device or API keys is not our responsibility.

7. PROHIBITED CONDUCT

You agree not to:

- Use the Service for any illegal purpose, including money laundering or financing terrorism;
- **Market Manipulation:** Use the Service to engage in "wash trading," "spoofing," or any other form of market manipulation prohibited by applicable laws or exchange regulations;
- Violate any applicable securities or AML laws;

- Attempt to compromise the system integrity or security;
- Use automated systems (bots/scrapers) to access the Website (Software API access is permitted).

8. THIRD-PARTY SERVICES

The Service integrates with third-party cryptocurrency exchanges (e.g., Binance, Bybit, OKX).

8.1. No Affiliation. We are not affiliated with, endorsed by, or partnered with any exchange unless explicitly stated.

8.2. Exchange Terms. Your use of any exchange is governed by that exchange's own Terms of Service. You must comply with their rules.

8.3. No Liability. We are not responsible for:

- Exchange downtime, API changes, or service interruptions.
- Actions taken by exchanges (account freezes, restrictions).
- Data accuracy provided by exchange APIs.
- Changes to exchange fee structures.

9. DISCLAIMER OF WARRANTIES

THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WE DO NOT GUARANTEE THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, OR THAT MARKET DATA WILL BE REAL-TIME OR ACCURATE.

9.1. UNITED STATES RESIDENTS

Due to the complex regulatory environment in the United States, including SEC and CFTC regulations:

- The automated trading features of the Software are NOT intended for use by U.S. residents or U.S. persons.
- U.S. users access the Software at their own risk and are solely responsible for compliance with all applicable federal and state laws.
- We reserve the right to restrict access from U.S. IP addresses at any time.

10. LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY LAW, IN NO EVENT SHALL THE SERVICE PROVIDER BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING **LOSS OF PROFITS, TRADING LOSSES, DATA, OR GOODWILL**. OUR TOTAL LIABILITY SHALL NOT EXCEED THE AMOUNT PAID BY YOU TO US IN THE **SIX (6) MONTHS** PRIOR TO THE EVENT GIVING RISE TO THE CLAIM.

11. INDEMNIFICATION

You agree to indemnify, defend, and hold harmless the Service Provider, its officers, employees, and agents from and against any claims, liabilities, damages, losses, and expenses (including reasonable legal fees) arising out of or in any way connected with:

- (a) Your access to or use of the Service;
- (b) Your violation of these Terms or any applicable law;
- (c) Your trading activities and financial decisions.

12. ACCOUNT TERMINATION

12.1. By You: You may terminate your account at any time. Termination does not entitle you to a refund of any prepaid subscription fees except as provided in Section 4.3.

12.2. By Us: We reserve the right to suspend or terminate your account immediately, without prior notice, if:

- You violate these Terms or any applicable law.
- You engage in prohibited conduct (Section 7).
- We discontinue the Service entirely.

Forfeiture of Fees: In the event of termination for cause (violation of Terms or prohibited conduct), **any remaining subscription time and prepaid fees shall be immediately FORFEITED. You will NOT be entitled to any refund, prorated or otherwise.**

12.3. Effect of Termination: Your license to use the Software is immediately revoked. Sections regarding IP, Limitation of Liability, and Indemnification shall survive termination.

13. FORCE MAJEURE

We shall not be liable for any failure or delay in performing our obligations where such failure or delay results from circumstances beyond our reasonable control, including but not limited to natural disasters, war, government actions, sanctions, exchange outages, blockchain network congestion, or internet infrastructure failures.

14. ELECTRONIC COMMUNICATIONS

By using the Service, you consent to receive communications from us electronically (email, in-app notifications). You agree that all agreements, notices, and communications provided electronically satisfy any legal requirement that such communications be in writing.

15. GOVERNING LAW AND DISPUTE RESOLUTION

15.1. Negotiation. Parties agree to attempt to resolve any dispute through good-faith

negotiation via email support first.

15.2. Jurisdiction. These Terms shall be governed by and construed in accordance with the laws of **England and Wales**, without regard to its conflict of law provisions. You agree to submit to the personal jurisdiction of the courts located within England and Wales for any actions for which the parties retain the right to seek injunctive or other equitable relief.

16. CHANGES TO TERMS

16.1. Right to Modify. We reserve the right to modify these Terms at any time at our sole discretion.

16.2. Notification. For material changes, we will update the "Last Updated" date at the top of this page and may notify you via email.

16.3. Acceptance. Your continued use of the Service after the effective date of any changes constitutes your acceptance of the modified Terms.

17. SEVERABILITY & ENTIRE AGREEMENT

If any provision of these Terms is found to be unenforceable, that provision shall be limited to the minimum extent necessary. These Terms, together with the Privacy Policy and Refund Policy, constitute the entire agreement between you and the Service Provider.

18. CONTACT US

If you have any questions about these Terms, please contact us at:

support@pairtrading.pro