

GENERAL TERMS OF USE

Software Platform & User Interface Agreement

Effective Date: August 6, 2026 | Doc Ref: TS-TOU-2026-V1

1. BINDING AGREEMENT & PLATFORM SCOPE

- 1.1. These Terms of Use constitute a legally binding agreement between you ("User") and **CERTECH BORROW s.r.o.** (IČO: 23706058) governing access to the **topsend.live** software application.
- 1.2. **Software Operator Status:** Certech Borrow s.r.o. solely provides software UI functionality and API middleware. Certech Borrow s.r.o. does not provide banking, remittance, currency exchange, or crypto-custody services directly.

2. USER ELIGIBILITY & INTELLECTUAL PROPERTY

- 2.1. **Eligibility:** Users must be at least 18 years old and not reside in a prohibited jurisdiction (including USA, UK, FATF Blacklist).
- 2.2. **Intellectual Property:** All software code, branding, interfaces, and content on **topsend.live** are the exclusive property of Certech Borrow s.r.o. Users are granted a limited, non-exclusive, revocable license to access the UI.

3. PROHIBITED CONDUCT & ACCOUNT SUSPENSION

Users shall not: (a) attempt to bypass IP geofencing or KYC verification; (b) use automated scrapers or bots; (c) utilize the UI for illicit activities, money laundering, or sanctions evasion. Certech reserves the right to immediately terminate access for violations.

4. LIMITATION OF LIABILITY & WARRANTY DISCLAIMER

- 4.1. The software is provided "AS IS" and "AS AVAILABLE" without warranties of any kind.
- 4.2. **Third-Party Liability Exclusion:** Certech Borrow s.r.o. shall not be liable for system downtime, third-party API failures, execution delays, or actions taken by Regulated Financial Partners.

5. GOVERNING LAW & JURISDICTION

These Terms are governed by the laws of the Czech Republic. Disputes shall be settled exclusively before the competent courts of Prague, Czech Republic.

ISSUED BY CERTECH BORROW S.R.O.

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Certech Borrow s.r.o. | Municipal Court in Prague, Section C, File 431572.

[topsend.live](#) Compliance Framework | Terms of Use