



Terms and Conditions

Last Updated: 3rd November, 2025

1. INTRODUCTION AND ACCEPTANCE OF TERMS

1.1. Welcome to Zero Fiat ("*0fiat*," "*we*," "*us*," or "*our*"). These Terms and Conditions ("*T&Cs*") constitute a legally binding agreement between you ("*User*," "*you*," or "*your*") and us, governing your access to and use of our desktop browser extension ("*Extension*").

1.2. The Extension is designed to facilitate the purchase of digital gift cards using cryptocurrency on supported third-party websites ("*Platform*").

1.3. By installing, accessing, or using the Extension, you represent that you have read, understood, and agree to be bound by these T&Cs. If you do not agree to these terms, you must not install or use the Extension.

2. DEFINITIONS

For the purposes of these Terms and Conditions, the following terms shall have the meanings set forth below:

2.1. Zero Fiat (0fiat): Refers to our company and the service provider of the Extension.

2.2. Extension: Our proprietary desktop browser extension, which enables the "Pay in Crypto" option on supported third-party websites.

2.3. User: Any individual or legal entity that installs, accesses, or uses the Extension.

2.4. Third-Party Website/Platform: An external e-commerce website that has partnered with us to accept payment through the Extension.

2.5. Cryptocurrency: A digital or virtual currency that uses cryptography for security and operates on a decentralized network.

2.6. Wallet: Your personal cryptocurrency wallet (e.g., Metamask, Ledger, etc.) where your cryptocurrency is stored.

2.7. Digital Signature: A cryptographic mechanism used to verify your ownership of a wallet and authorize a transaction without revealing your private key.

2.8. Gift Card: A digital certificate or voucher with a specific fiat value that is generated by our system and can be redeemed for goods or services on a supported Third-Party Website.

2.9. Fiat Currency: Government-issued currency that is not backed by a physical commodity (e.g., INR, EUR, USD).



3. 0FIAT

3.1. The 0fiat Extension provides a bridge between your cryptocurrency wallet and supported third-party e-commerce platforms. Our service operates as follows:

3.1.1. Extension Installation and Integration: You install our proprietary Extension on your desktop browser. The Extension integrates with supported third-party websites to provide a *"Pay in Crypto"* option during their checkout process.

3.1.2. Wallet Connection: Upon selecting the *"Pay in Crypto"* option, the Extension will prompt you to connect your cryptocurrency wallet. This is a crucial step that requires your explicit approval, often through a **digital signature request** to verify your ownership of the wallet and its contents. We do not store your private keys or have any access to your wallet funds beyond the transaction you explicitly authorize.

3.1.3. Cryptocurrency Conversion and Deposit: The Extension will display the real-time equivalent of the product's fiat currency price in cryptocurrency, based on current exchange rates from our third-party data providers. By proceeding, you authorize a *one-time, non-refundable deposit* of the specified cryptocurrency amount from your connected wallet to our designated address.

3.1.4. Gift Card Generation: Once the cryptocurrency deposit is successfully confirmed on the blockchain, the Extension will automatically generate a digital gift card with a value equivalent to the original fiat purchase price.

3.1.5. Gift Card Redemption: You must then use this digital gift card to complete the purchase on the third-party website. The final transaction for the product is between you and the third-party merchant, with the gift card serving as the payment instrument.

4. USER ELIGIBILITY AND REPRESENTATIONS

4.1. To use our Extension, you must be a natural person of at least 18 years of age with the full power and authority to enter into this agreement.

4.2. You represent and warrant that all information you provide to us is accurate, complete, and truthful.

4.3. You are not a citizen or resident of a country where the use of cryptocurrency or our services is prohibited by law or regulation.



5. USER RESPONSIBILITIES AND PROHIBITED ACTIVITIES

5.1. Wallet Security: You are solely and exclusively responsible for the security of your cryptocurrency wallet, including your private keys, seed phrases, and any other security credentials. **We are not responsible for any loss, theft, or damage to your funds or wallet resulting from your negligence or a security breach on your end.**

5.2. Transaction Verification: You are responsible for carefully reviewing and verifying all transaction details, including the cryptocurrency amount, the receiving wallet address, and the associated network fees, **before** authorizing a transaction. Cryptocurrency transactions are irreversible.

5.3. Compliance with Laws: You agree to comply with all applicable local, national, and international laws and regulations related to your use of the Extension and cryptocurrency, including anti-money laundering (AML) and know-your-customer (KYC) laws.

5.4. Prohibited Use: You shall not use the Extension for any illegal, fraudulent, or malicious activities, including but not limited to:

- (a) Purchasing illegal goods or services
- (b) Engaging in money laundering, terrorism financing, or other illicit financial activities
- (c) Interfering with the operation of the Extension or our third-party partners.
- (d) Attempting to gain unauthorized access to our systems or other users' data.

6. FEES, EXCHANGE RATES AND RISK DISCLOSURE

6.1. Service Fees: We may charge a service fee for facilitating the transaction. Any applicable fees will be displayed to you before you confirm the transaction.

6.2. Exchange Rates: The cryptocurrency-to-fiat exchange rate is provided by a third-party data service and is subject to market volatility. This rate may include a spread or margin charged by our liquidity providers. We are not responsible for any discrepancies between the rate displayed and the market rate at the exact time of the transaction.

6.3. Cryptocurrency Volatility: You acknowledge and accept the inherent risks associated with cryptocurrency, including extreme price volatility. The value of your cryptocurrency may change significantly between the time you initiate a transaction and the time it is confirmed on the blockchain.

6.4. No Refunds: All cryptocurrency transactions are final and non-refundable. Once a gift card is generated, it cannot be canceled or converted back to cryptocurrency.



7. DISCLAIMERS AND LIMITATION OF LIABILITY

7.1. "As Is" Basis: The Extension and our services are provided on an "as is" and "as available" basis, without any warranties, express or implied, including but not limited to warranties of merchantability, fitness for a particular purpose, or non-infringement.

7.2. Third-Party Disclaimers: We are not an agent of, and have no liability for, any third-party merchant or cryptocurrency wallet provider. Any issues with the products, services, or policies of a third-party merchant, or with the functionality or security of your wallet, must be resolved directly with that third party.

7.3. Limitation of Liability: To the fullest extent permitted by law, Zero Fiat and its affiliates, directors, officers, employees, and agents shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages, or any loss of profits, data, use, goodwill, or other intangible losses, arising from or related to:

- (a) Your use of or inability to use the Extension.
- (b) Any conduct or content of any third party.
- (c) Unauthorized access, use, or alteration of your transmissions or data.
- (d) The failure of a gift card to be honored by a third-party merchant.

8. INTELLECTUAL PROPERTY

8.1. All intellectual property rights in the Extension, including but not limited to patents, copyrights, trademarks, and trade secrets, are the exclusive property of Zero Fiat.

8.2. You are granted a limited, non-exclusive, non-transferable, revocable license to use the Extension for its intended purpose, as outlined in these T&Cs.

9. PRIVACY

9.1. Our collection, use, and protection of your personal information are governed by our separate Privacy Policy, which is incorporated into these T&Cs by reference.

9.2 You agree to the terms of our Privacy Policy by using the Extension.

10. SUSPENSION AND TERMINATION

10.1. We may, at our sole discretion, suspend or terminate your access to the Extension at any time, for any reason, without notice or liability to you.



10.2. You may terminate this agreement at any time by simply uninstalling the Extension from your browser.

11. GOVERNING LAW AND DISPUTE RESOLUTION

11.1. Governing Law: These T&Cs shall be governed by and construed in accordance with the laws of **India**, without regard to its conflict of law principles.

11.2. Dispute Resolution: Any dispute, claim, or controversy arising out of or relating to these T&Cs or your use of the Extension shall be resolved through binding arbitration in **Singapore**, in accordance with the rules of the **Singapore International Arbitration Centre (SIAC)**.

11.3. Jurisdiction: Subject to the arbitration clause above, the Courts in **Bengaluru, India** shall have exclusive jurisdiction to hear and resolve any disputes arising from or related to these T&Cs.

12. MISCELLANEOUS PROVISIONS

12.1. Entire Agreement: These T&Cs, together with our Privacy Policy, constitute the entire agreement between you and Zero Fiat regarding your use of the Extension.

12.2. Severability: If any provision of these T&Cs is found to be unenforceable, the remaining provisions will remain in full force and effect.

12.3. Waiver: Our failure to enforce any right or provision of these T&Cs will not be considered a waiver of those rights.

13. CHANGES TO THESE T&Cs

13.1. We reserve the right to modify these T&Cs at any time. We will notify you of any changes by posting the updated T&Cs on our website or through a notice within the Extension. Your continued use of the Extension after the effective date of the new T&Cs constitutes your acceptance of the changes.

14. CONTACT

14.1. If you have any questions or concerns about these T&Cs, please contact us at: **support@0fiat.com**

BY INSTALLING AND USING THE 0FIAT EXTENSION, YOU CONFIRM THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO THIS TERMS AND CONDITIONS.