Terms and Conditions

TigerInvest a.s. - UNBLOCK Partner Services

These Terms and Conditions ("Terms") constitute a legally binding agreement between Atomo Sàrl, a company incorporated under the laws of Switzerland, CHE-361.434.754, with registered offices in Geneva, Switzerland ("UNBLOCK", "we", "us", "our"), and each natural or legal person accessing or using the Services ("Client", "you").

1. REGULATORY STATUS AND LEGAL NATURE OF SERVICES

UNBLOCK operates as a Swiss financial intermediary within the meaning of the Swiss Anti-Money Laundering Act (AMLA/LBA) and its implementing ordinances. UNBLOCK is not a bank, does not accept deposits from the public, does not offer savings or investment products, and does not pay interest on any funds held in connection with its Services. All Services are provided exclusively as payment, settlement, card program, and related financial intermediary services.

2. CLIENT CATEGORIES

UNBLOCK provides Services to the following categories of Clients: (a) Consumers (natural persons); and (b) Business Clients (legal entities, partnerships, or other organized bodies). Each category is subject to distinct onboarding, verification, monitoring, and contractual requirements, as further described herein.

3. VERIFICATION LEVELS AND ACCESS TO SERVICES

Access to Services, transaction limits, supported instruments, and functionalities depend on the Client's verification level, determined in accordance with UNBLOCK's AML/KYC policies. UNBLOCK may apply limited verification regimes for low-risk, low-value activities, and full AML verification for broader services. Verification levels may be adjusted at any time based on risk assessments.

4. SERVICES TO CONSUMERS

Consumers may access payment services, debit card services, peer-to-peer transfers, and—where enabled—digital asset services. The availability of specific services, limits, currencies, and instruments depends on the Consumer's verification level and ongoing compliance with these Terms and applicable laws.

5. SERVICES TO BUSINESS CLIENTS

Business Clients may access payment accounts, card program management services (including co-branded card programs), acquiring and payment acceptance services, settlement and reconciliation services, and—where enabled—digital asset settlement services. Business Clients are subject to KYB procedures, identification of beneficial owners and controllers, source-of-funds verification, and continuous AML monitoring.

6. PAYMENT ACCOUNTS – GENERAL PRINCIPLES

UNBLOCK provides Payment Accounts exclusively for the execution of payment operations and related services. Payment Accounts are non-interest-bearing, segregated, and not bank accounts. Funds credited to Payment Accounts may not be used for savings, investment, lending, or any purpose other than those expressly permitted under these Terms.

7. FIAT PAYMENT ACCOUNTS

Fiat Payment Accounts may be denominated in supported fiat currencies, including USD, EUR, CHF, and others as made available. Fiat funds are held in segregated accounts with regulated banking partners. Such funds may be used solely for card program funding, transaction settlement, collateral requirements, fee deductions, and related operational flows.

8. DIGITAL ASSET PAYMENT ACCOUNTS

Where enabled, UNBLOCK may provide Payment Accounts denominated in supported digital assets, primarily stablecoins (e.g., USDC, USDT, EURC). Digital Asset Payment Accounts are segregated, non-interest-bearing, and exclusively intended for funding and settling card programs or payment services. Digital assets are not provided as investment products and are subject to volatility, network risks, and regulatory constraints.

9. CARD PROGRAMS AND CARD SERVICES

UNBLOCK operates and manages debit card programs, including co-branded programs for Business Clients. Cards may be issued to authorized end users (e.g., employees or customers of Business Clients) subject to applicable verification requirements. Card funding is limited to verified Payment Accounts and may only be used for authorized program purposes.

10. TRANSACTIONS, LIMITS, AND FEES

All transactions are executed based on Client instructions and are subject to applicable limits, fees, and processing times. UNBLOCK may impose or modify transaction limits, fees, and supported instruments at its discretion, subject to applicable law. Fees may be deducted directly from Payment Accounts.

11. AML, MONITORING, AND COMPLIANCE MEASURES

Clients must comply with UNBLOCK’s AML/KYC policies at all times. UNBLOCK may conduct transaction monitoring, request additional information, apply enhanced due diligence, restrict transactions, freeze funds, or suspend Services where required by law or internal risk assessments.

12. ACCEPTANCE OF PAYMENTS

Business Clients may access card and digital asset payment acceptance services, including settlement and conversion services. Payment acceptance is subject to KYB approval, ongoing monitoring, and applicable scheme and network rules.

13. SUSPENSION, TERMINATION, AND ACCOUNT CLOSURE

UNBLOCK may suspend or terminate Services or close Payment Accounts to comply with legal obligations, manage risk, or address suspected unlawful activity. Clients may request account closure subject to completion of outstanding obligations and compliance checks.

14. RISK DISCLOSURES

Payment and digital asset services involve operational, legal, and market risks. Digital assets are subject to price volatility and technical risks. UNBLOCK does not guarantee uninterrupted Services and disclaims liability to the extent permitted by law.

15. LIABILITY AND INDEMNIFICATION

UNBLOCK’s liability is limited to the maximum extent permitted under Swiss law. Clients agree to indemnify UNBLOCK against claims arising from their misuse of the Services or violation of these Terms.

16. GOVERNING LAW AND JURISDICTION

These Terms are governed by the laws of Switzerland. Exclusive jurisdiction lies with the competent courts of Geneva, Switzerland.