

KYVORASTOCK TERMS AND CONDITIONS

Effective Date: May 5, 2021

Last Updated: May 5, 2021

1. INTRODUCTION

Welcome to KyvoraStock ("Company," "KyvoraStock," "we," "our," or "us").

These Terms and Conditions ("Terms") govern your access to and use of the KyvoraStock website, mobile applications, trading platform, software, products, services, educational content, and related features (collectively, the "Services").

By accessing or using the Services, you acknowledge that you have read, understood, and agreed to be legally bound by these Terms.

If you do not agree to these Terms, you must discontinue use of the Services immediately.

2. COMPANY INFORMATION

KyvoraStock is a financial technology company providing digital trading infrastructure, investment technology solutions, market information services, portfolio management tools, educational resources, and related financial services.

Contact Information

Email: contact@kyvorastock.com

3. ELIGIBILITY

To use the Services, you represent and warrant that:

- You are at least 18 years of age.
- You possess legal capacity to enter binding agreements.
- Your use of the Services complies with all applicable laws and regulations.
- You are not subject to sanctions, restrictions, or prohibitions imposed by any competent authority.
- All information provided to KyvoraStock is accurate and complete.

We reserve the right to refuse, suspend, or terminate any account that fails to meet eligibility requirements.

4. ACCOUNT REGISTRATION

Users must establish an account before accessing certain Services.

You agree to:

- Provide accurate and current information.
- Maintain updated account information.
- Protect your login credentials.
- Notify us immediately of unauthorized account activity.
- Accept responsibility for all actions conducted through your account.

KyvoraStock may reject account applications at its sole discretion.

5. IDENTITY VERIFICATION (KYC)

To comply with financial regulations, anti-money laundering obligations, and fraud prevention requirements, users may be required to complete identity verification procedures.

Verification may include:

- Government-issued identification.
- Facial recognition verification.
- Proof of address.
- Financial source verification.
- Tax identification information.
- Corporate documentation for business accounts.

Failure to complete verification may result in restrictions or termination of Services.

6. COMPLIANCE WITH CHINESE FINANCIAL REGULATIONS

Where Services are offered, accessed, or utilized within the People's Republic of China, users acknowledge that:

- Financial activities may be subject to applicable Chinese laws and regulatory requirements.
- Regulatory authorities may require reporting, disclosure, monitoring, or investigation of certain transactions.

- KyvoraStock reserves the right to restrict, modify, or discontinue Services where required by regulatory developments.
- Users are solely responsible for ensuring compliance with local laws governing investment activities.

Nothing in these Terms shall be interpreted as offering services prohibited by applicable Chinese laws or regulations.

7. ANTI-MONEY LAUNDERING (AML) AND COUNTER-TERRORIST FINANCING (CTF)

KyvoraStock maintains robust AML and CTF compliance procedures.

We reserve the right to:

- Monitor transactions.
- Conduct enhanced due diligence.
- Request additional documentation.
- Freeze transactions pending investigation.
- Report suspicious activities to competent authorities.
- Restrict or terminate accounts involved in unlawful conduct.

Users agree not to engage in activities involving:

- Money laundering.
 - Terrorist financing.
 - Fraud.
 - Tax evasion.
 - Bribery.
 - Corruption.
 - Market abuse.
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8. INVESTMENT RISKS

Trading and investing involve substantial risks.

Users acknowledge and accept that:

- Investments may lose value.
- Past performance does not guarantee future results.
- Markets can be volatile.
- Prices may fluctuate rapidly.
- Liquidity may become unavailable.

- Technical failures may impact execution.
- Geopolitical and economic events may affect investments.

KyvoraStock does not guarantee profits, returns, or preservation of capital.

All investment decisions are made solely at the user's risk.

9. NO INVESTMENT ADVICE

Unless explicitly stated otherwise in writing:

- KyvoraStock does not provide personalized investment advice.
 - Information provided is for educational and informational purposes only.
 - Market data and analytics should not be considered investment recommendations.
 - Users should seek independent financial, legal, and tax advice before making investment decisions.
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10. ORDER EXECUTION

KyvoraStock endeavors to provide efficient order execution.

However:

- Execution prices are not guaranteed.
- Slippage may occur.
- Delays may occur during volatile conditions.
- Orders may be rejected under certain circumstances.
- Trading interruptions may occur due to market conditions.

KyvoraStock is not liable for losses resulting from execution delays or market fluctuations.

11. MARKET DATA

Market data supplied through the platform may originate from third-party providers.

Users acknowledge that:

- Data may be delayed.
- Errors may occur.
- Data availability is not guaranteed.
- Information should be independently verified.

KyvoraStock does not warrant the accuracy or completeness of market information.

12. FEES AND CHARGES

Users agree to pay all applicable fees associated with the Services.

Fees may include:

- Trading commissions.
- Spreads.
- Subscription fees.
- Withdrawal fees.
- Currency conversion fees.
- Administrative fees.
- Regulatory charges.

Fees may be modified upon reasonable notice.

13. TAX RESPONSIBILITIES

Users are solely responsible for:

- Determining tax obligations.
- Reporting income.
- Filing tax returns.
- Paying taxes due in relevant jurisdictions.

KyvoraStock does not provide tax advice.

14. PROHIBITED ACTIVITIES

Users shall not:

- Manipulate markets.
- Engage in insider trading.
- Circumvent security systems.
- Use automated systems without authorization.
- Transmit malicious software.
- Impersonate others.
- Violate intellectual property rights.
- Engage in fraudulent conduct.

- Use Services for unlawful purposes.

Violations may result in immediate account termination.

15. INTELLECTUAL PROPERTY

All platform content, software, designs, trademarks, logos, technology, databases, and materials remain the exclusive property of KyvoraStock or its licensors.

Users receive a limited, revocable, non-transferable license to access and use the Services solely for lawful purposes.

No ownership rights are transferred.

16. PRIVACY AND DATA PROTECTION

KyvoraStock processes personal information in accordance with its Privacy Policy and applicable data protection laws.

Information collected may include:

- Identity information.
- Financial information.
- Device information.
- Transaction history.
- Compliance documentation.

Users consent to the collection, storage, processing, and transfer of data necessary to provide Services and comply with legal obligations.

17. CYBERSECURITY

Users are responsible for:

- Maintaining secure passwords.
- Protecting devices.
- Preventing unauthorized access.

KyvoraStock employs security measures but cannot guarantee absolute protection against cyber threats.

18. THIRD-PARTY SERVICES

The Services may integrate with third-party providers.

KyvoraStock is not responsible for:

- Third-party systems.
- External websites.
- Payment processors.
- Data providers.
- Broker integrations.

Use of third-party services is at the user's own risk.

19. SERVICE AVAILABILITY

KyvoraStock does not guarantee uninterrupted operation of the Services.

Services may be unavailable due to:

- Maintenance.
 - Security incidents.
 - Regulatory actions.
 - Infrastructure failures.
 - Force majeure events.
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20. SUSPENSION AND TERMINATION

KyvoraStock may suspend or terminate accounts at any time if:

- Legal requirements demand it.
- Fraud is suspected.
- Compliance concerns arise.
- These Terms are violated.

Users may terminate their accounts by contacting support, subject to outstanding obligations.

21. LIMITATION OF LIABILITY

To the maximum extent permitted by law, KyvoraStock shall not be liable for:

- Indirect damages.
- Consequential damages.
- Loss of profits.
- Loss of opportunities.
- Data loss.
- Investment losses.
- Market fluctuations.

Total liability shall not exceed fees paid by the user during the twelve months preceding the claim.

22. INDEMNIFICATION

Users agree to indemnify and hold harmless KyvoraStock, its officers, employees, affiliates, agents, and partners from claims arising from:

- Breach of these Terms.
 - Violation of laws.
 - Misuse of Services.
 - Third-party disputes.
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23. FORCE MAJEURE

KyvoraStock shall not be liable for delays or failures caused by circumstances beyond reasonable control, including:

- Natural disasters.
 - Pandemics.
 - Government actions.
 - Cyberattacks.
 - Telecommunications failures.
 - War.
 - Civil unrest.
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24. GOVERNING LAW

These Terms shall be governed by applicable laws and regulations relevant to the operation of the Services and the jurisdiction in which the user accesses the platform.

Where required by law, disputes may be resolved under the jurisdiction of competent courts or arbitration bodies.

25. REGULATORY REPORTING

Users acknowledge that KyvoraStock may disclose information to:

- Regulatory authorities.
- Courts.
- Law enforcement agencies.
- Financial intelligence units.

Such disclosures may occur without prior notice where legally required.

26. AMENDMENTS

KyvoraStock reserves the right to modify these Terms at any time.

Updated versions will be posted on the platform.

Continued use of the Services following modifications constitutes acceptance of the revised Terms.

27. SEVERABILITY

If any provision of these Terms is determined to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

28. ENTIRE AGREEMENT

These Terms constitute the entire agreement between KyvoraStock and the user regarding the Services and supersede all prior communications, understandings, and agreements.

29. CONTACT US

For legal, compliance, privacy, or customer support inquiries:

KyvoraStock

Email: contact@kyvorastock.com

Effective Date: May 5, 2021

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