

Xoido Legal Disclosures

Effective Date

September 1, 2026

These Legal Disclosures provide important information about Xoido L.L.C., the role Xoido performs, the independent providers involved in the Services, and material limitations and risks associated with payments, digital assets, blockchain networks, and travel-related transactions. These disclosures apply to Xoido.com, Xoido APIs, Xoido Travel, payment interfaces, merchant and administrative portals, developer tools, applications, and other products or services that reference these disclosures (collectively, the "Services"). They supplement the Xoido Terms of Service and Privacy Policy. If these disclosures conflict with the Terms of Service or a written agreement between you and Xoido, the Terms of Service or written agreement controls.

1. Xoido's Role

Xoido provides technology and payment-orchestration services. The Services are designed to connect businesses and their customers with supported payment methods, financial institutions, payment processors, bank-payment rails, digital asset and stablecoin infrastructure, blockchain networks, conversion services, settlement services, identity and compliance providers, and other independent service providers.

Unless Xoido expressly discloses otherwise in writing for a particular Service or transaction, Xoido is not the financial institution, payment network, digital asset issuer, custodian, exchange, travel provider, or merchant supplying the underlying product or service.

2. No Banking or Regulated Financial Institution Status

Unless expressly disclosed otherwise, Xoido is not a bank, credit union, card network, card issuer, deposit-taking institution, money transmitter, digital asset issuer, cryptocurrency exchange, broker, investment adviser, wallet custodian, fiduciary, or other regulated financial institution. Xoido does not offer bank accounts or deposit products, and funds associated with a transaction are not deposits with Xoido.

Banking, payment processing, card acceptance, account connectivity, conversion, custody, settlement, and digital asset services may be provided by independent third parties. Any

regulatory status, license, registration, insurance, or authorization held by a provider belongs to that provider and should not be understood as a license, registration, insurance arrangement, or authorization held by Xoido.

Unless expressly stated by the applicable provider, balances, stablecoins, digital assets, and transaction proceeds are not insured by the Federal Deposit Insurance Corporation, the National Credit Union Share Insurance Fund, the Securities Investor Protection Corporation, or any similar government or private insurance program.

3. Independent Financial and Payment Providers

The Services rely on independent financial, payment, identity, compliance, technology, and blockchain providers. Depending on the transaction, you may be required to accept a provider's terms, privacy notice, disclosures, eligibility requirements, or verification process.

Xoido may add, replace, suspend, or remove providers or payment routes based on availability, geography, payment method, currency, digital asset, pricing, performance, risk, compliance requirements, or operational considerations. Xoido does not control and is not responsible for an independent provider's underwriting decisions, service availability, acts, omissions, fees, security, regulatory obligations, or performance.

4. Transaction Availability and Completion

Xoido does not guarantee that any payment, conversion, payout, refund, transfer, or settlement will be authorized, accepted, completed, reversed, recovered, or completed within an estimated time. A transaction may be delayed, declined, returned, frozen, canceled, or restricted because of:

- Identity, business, compliance, sanctions, fraud, or transaction-monitoring reviews.
- Provider requirements, payment-network rules, bank policies, transaction limits, insufficient funds, or incorrect information.
- Blockchain confirmation times, network congestion, protocol conditions, smart-contract behavior, or incompatible wallet, asset, or network details.
- Technical failures, outages, maintenance, cybersecurity incidents, internet conditions, legal process, or events beyond Xoido's reasonable control.

Transaction statuses, timing estimates, exchange-rate quotations, fees, and settlement estimates are informational and may change before completion. The final executed transaction record and the applicable provider's records control.

5. Exchange Rates, Fees and Settlement

Currency and digital asset conversions may include provider exchange rates, spreads, network fees, processing charges, and other disclosed fees. A quoted rate may expire or change before a transaction is executed. Xoido does not guarantee the availability of a particular rate, asset, currency, settlement destination, or conversion method.

Settlement timing and the amount ultimately received may be affected by fees, refunds, reversals, chargebacks, reserves, assessments, taxes, conversion rates, network costs, banking schedules, and provider requirements. Merchant-specific pricing, reserve, and settlement terms may be stated in an order form, merchant agreement, dashboard, or other written disclosure.

6. Digital Asset and Blockchain Risks

Digital assets, stablecoins, wallets, smart contracts, and blockchain networks involve significant risks. These risks may include price volatility, loss of value, depegging, limited liquidity, network congestion, protocol changes, forks, validator or governance failures, smart-contract vulnerabilities, cybersecurity events, regulatory changes, and the loss or theft of credentials or assets.

Blockchain transactions may be irreversible and publicly visible. Xoido generally cannot cancel, recover, modify, or delete a transaction that has been submitted to or confirmed by a blockchain network. You are responsible for confirming the recipient, wallet address, asset, network, amount, and compatibility before authorizing a transaction. Sending an asset to an incorrect or incompatible address or network may result in permanent loss.

Xoido does not issue or guarantee the value, liquidity, reserves, redeemability, stability, legality, security, or continued availability of any digital asset, stablecoin, wallet, smart contract, or blockchain network unless expressly stated in a separate written agreement.

7. Xoido Travel and Merchant Services

Xoido Travel provides payment technology for approved travel businesses. Unless expressly disclosed otherwise, Xoido is not a travel agency, tour operator, hotel, resort, transportation provider, booking agent, seller of travel, merchant of record, or supplier of accommodations, transportation, tickets, activities, or other travel products.

The applicable merchant or travel provider is solely responsible for its products and services, pricing, descriptions, availability, reservations, fulfillment, cancellations, refunds, taxes, customer support, travel documentation, safety, legality, quality, and performance. References to or integration with a merchant do not constitute Xoido's endorsement, recommendation, warranty, or guarantee of that merchant or its services.

Travel disruptions, cancellations, schedule changes, denied boarding, property conditions, injuries, losses, and disputes concerning the underlying travel service must be addressed with

the applicable merchant, travel provider, carrier, insurer, or other responsible party, subject to applicable law and the merchant's terms.

8. No Professional Advice

Information made available through the Services is provided for general informational and transactional purposes. Xoido does not provide legal, tax, accounting, investment, financial, insurance, compliance, or other professional advice. Nothing in the Services is a recommendation to acquire, hold, sell, or use a particular digital asset, financial product, payment method, or travel service.

You should obtain advice from qualified professionals concerning the legal, tax, accounting, regulatory, financial, and other consequences of your activities and transactions.

9. Geographic and Service Availability

The Services are not offered in every jurisdiction. Payment methods, providers, currencies, digital assets, blockchain networks, conversion methods, limits, pricing, settlement destinations, and features may differ by location and may change without notice. Displaying a Service or feature does not mean that it is lawful, available, approved, or suitable for every person, business, transaction, or jurisdiction.

You are responsible for determining whether your access to and use of the Services complies with the laws, regulations, sanctions, licenses, registrations, and contractual obligations applicable to you.

10. Third Party Content and Links

The Services may contain links to, display information from, or integrate with third-party websites, applications, documentation, and services. Xoido does not control or guarantee third-party content and is not responsible for its accuracy, completeness, availability, security, legality, or privacy practices. Your use of third-party services is governed by the applicable third party's terms and notices.

11. Automated Systems and Artificial Intelligence

Xoido and its independent providers may use automated systems, machine learning, artificial intelligence, rules engines, and similar technologies to support fraud detection, sanctions and compliance screening, identity verification, transaction monitoring, risk assessment, payment

routing, customer support, analytics, security, and the operation and improvement of the Services.

Automated systems may generate risk indicators, recommendations, classifications, alerts, or other outputs that are considered together with provider requirements, contractual rules, available data, and, where appropriate, human review. The use of an automated system does not guarantee that every instance of fraud, sanctions exposure, suspicious activity, error, cybersecurity risk, or prohibited conduct will be identified or prevented.

Automated and AI-generated outputs may be incomplete, inaccurate, delayed, or unavailable and should not be treated as legal, tax, accounting, investment, financial, compliance, or other professional advice. Xoido does not guarantee any particular decision, recommendation, eligibility determination, transaction outcome, or business result produced or supported by an automated system.

Do not submit confidential information, personal information, account credentials, payment-card information, government identification numbers, private keys, seed phrases, or other sensitive information to a general-purpose AI or conversational interface unless Xoido expressly identifies the interface as approved for that information. Where applicable law provides rights concerning decisions based solely on automated processing, requests to exercise those rights may be submitted using the contact information in the Xoido Privacy Policy.

12. No Warranties

TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SERVICES AND ALL INFORMATION PROVIDED THROUGH THEM ARE OFFERED "AS IS" AND "AS AVAILABLE." XOIDO DISCLAIMS EXPRESS, IMPLIED, AND STATUTORY WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, ACCURACY, AVAILABILITY, AND SECURITY. THE COMPLETE WARRANTY DISCLAIMERS AND LIMITATIONS OF LIABILITY APPLICABLE TO THE SERVICES ARE SET OUT IN THE XOIDO TERMS OF SERVICE.

13. Changes to These Disclosures

Xoido may update these Legal Disclosures as the Services, providers, laws, and operational arrangements change. The revised disclosures will be posted with an updated Last Updated date. Material changes will receive additional notice where required by law or an applicable agreement.

14. Contact

Questions concerning these Legal Disclosures may be directed to:

Xoido L.L.C.

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