TERMS OF SERVICE
QQ DIGITAL ONE

Last Updated: April 15, 2026

1. INTRODUCTION AND ACCEPTANCE

These Terms of Service ("Terms") constitute a legally binding agreement between you ("User," "Client") and **QQ Digital One** ("Company," "we," "us," "our"), governing your access to and use of the website qqdigitalone.com, the mobile application, and all services related to neo-banking, cryptocurrency exchange, debit/credit card issuance, and asset tokenization (collectively, the "Services").

By creating an account or using our Services, you represent that you have the legal capacity to enter into this agreement and that you comply with all applicable local, national, and international laws.

2. ELIGIBILITY AND COMPLIANCE (AML/KYC)

To prevent financial crimes, QQ Digital One operates under strict **Anti-Money Laundering (AML)** and **Know Your Customer (KYC)** protocols.

Identity Verification: Users must provide valid government-issued identification, proof of address, and, where applicable, proof of source of funds/wealth.

Sanctions: We do not provide services to individuals or entities listed on **OFAC, UN, EU, or HM Treasury** sanction lists, nor to residents of high-risk jurisdictions as defined by the **FATF**.

Ongoing Monitoring: We reserve the right to freeze accounts or suspend transactions immediately if suspicious activity or inconsistent patterns are detected.

3. FINANCIAL AND CARD SERVICES

Issuance: Debit and Credit cards are issued through our partner financial institutions and are subject to **Visa/Mastercard** network rules.

Usage: Cards may be used for fiat transactions and, where enabled, real-time liquidation of supported digital assets.

Liability: Users are responsible for maintaining the confidentiality of their PINs and credentials. Unauthorized transactions must be reported within 24 hours of discovery.

4. DIGITAL ASSETS AND TOKENIZATION

Nature of Assets: Digital assets (cryptocurrencies and tokens) are highly volatile. QQ Digital One is not liable for market fluctuations.

Tokenization of Real-World Assets (RWA): Our tokenization services represent fractional ownership or interests in specific assets (e.g., Real Estate, Minerals). These are subject to specific "Token Terms" provided at the time of issuance.

Custody: We utilize institutional-grade multi-signature (Multi-Sig) and cold storage protocols. However, the User acknowledges the inherent risks of blockchain technology.

5. FEES AND PAYMENTS

Fee Schedule: All transaction fees, exchange spreads, and monthly maintenance costs are detailed in our [Fee Schedule], which is incorporated herein by reference.

Changes: We reserve the right to modify fees with 30 days' notice. Continued use of the Services constitutes acceptance of new fees.

6. PROHIBITED ACTIVITIES

Users are strictly prohibited from using QQ Digital One for:

Money laundering, terrorist financing, or proliferation financing.

Operating unlicensed money service businesses (MSBs).

Fraudulent activities, including "Chargeback Fraud" or market manipulation.

7. LIMITATION OF LIABILITY AND RISK DISCLOSURE

"As Is" Basis: Services are provided without warranties of any kind.

Technical Risks: We are not responsible for losses resulting from blockchain network failures, forks, or cyber-attacks beyond our reasonable control.

No Investment Advice: QQ Digital One provides execution-only services. Nothing in our communication should be construed as financial or legal advice.

8. DATA PRIVACY

Your data is handled according to our **Privacy Policy**. By using our Services, you consent to the collection and processing of personal data for regulatory compliance and service delivery.

9. TERMINATION

We may terminate or suspend your access to the Services at our sole discretion, without prior notice, for conduct that we believe violates these Terms or is harmful to other users or the safety of the international financial system.

10. GOVERNING LAW AND DISPUTE RESOLUTION

These Terms shall be governed by and construed in accordance with the laws of the **State of Florida, USA** (unless otherwise specified in your specific jurisdiction's agreement). Any disputes shall be resolved through binding arbitration.

11. CONTACT INFORMATION

For legal inquiries or compliance reporting, please contact:

Compliance Department

QQ Digital One

Email: legal@qqdigitalone.com

Web: https://qqdigitalone.com

Compliance Officer's Note:

> *This document provides a robust legal framework. However, given that you are dealing with **Visa/Mastercard** and **RWA Tokenization**, I strongly recommend that this draft be reviewed by a specialized legal counsel in your primary operating jurisdiction to ensure alignment with specific local "Travel Rule" requirements and securities laws related to tokenized assets.*