

Zelcore Terms of Service

Last Updated: March 10, 2026

InFlux Technologies Limited ("InFlux," "we," "us," or "our") develops and provides the Zelcore self-custody cryptocurrency wallet platform ("Zelcore," the "App," or the "Wallet"). Zelcore enables users to manage digital assets across multiple blockchain networks through a non-custodial software interface. These Terms of Service ("Terms") govern your access to and use of Zelcore, including all related websites, applications, and features.

1. Agreement to Terms

By downloading, installing, or using Zelcore in any manner, you accept and agree to be bound by these Terms. If you do not agree, do not use Zelcore.

These Terms take precedence over any third-party disclaimers or terms presented within the Zelcore platform. We may reference or link to third-party terms for informational purposes, but this Agreement governs your relationship with us.

2. Self-Custody Responsibility

Zelcore is a self-custody cryptocurrency wallet. You are entirely responsible for the management and security of your private keys, seed phrases, passwords, wallet addresses, and digital assets.

Zelcore does not store, manage, or have access to your private keys, seed phrases, or passwords. We cannot view, freeze, or transfer your assets.

You are solely responsible for:

- Safeguarding your private keys, seed phrases, and passwords.
- Maintaining secure backups of all wallet recovery information.
- All transactions initiated from your wallet, whether authorized by you or not.

In the event that your private keys, seed phrases, or passwords are lost, stolen, or compromised, Zelcore cannot assist in recovering your assets. There is no "forgot password" or account recovery mechanism for self-custody wallets.

3. Eligibility

To use Zelcore, you represent and warrant that:

- (a) You are of legal age in your jurisdiction and have the legal capacity to enter into these Terms.
 - (b) If acting on behalf of a legal entity, you have the authority to bind that entity to these Terms.
 - (c) You are not located in, or a resident or national of, any country subject to comprehensive sanctions, including but not limited to Cuba, Iran, North Korea, Syria, and the Crimea, Donetsk, and Luhansk regions of Ukraine.
 - (d) You are not on any list of prohibited or restricted parties maintained by the United Nations Security Council, the U.S. Department of Treasury (OFAC), the U.S. Department of Commerce, the European Union or its Member States, the United Kingdom, or any other applicable government authority.
 - (e) Your digital assets are not derived from, and will not be used for, any unlawful activity.
 - (f) You comply with all applicable laws and regulations in your jurisdiction.
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4. Description of Services

Zelcore provides a non-custodial software platform that enables you to:

- Generate and manage wallet addresses and associated private keys for multiple blockchain networks.
- Send and receive digital assets across supported blockchains.
- View portfolio balances, transaction histories, and price information.
- Access third-party swap, exchange, on-ramp, and off-ramp services through integrated interfaces.
- Access staking services through integrated third-party providers (see Section 6).
- Interact with decentralized applications and services.

Zelcore is software. We do not operate a blockchain network, exchange, broker-dealer, or financial institution. We do not execute, settle, or facilitate transactions — all transactions are broadcast directly to the applicable blockchain network by your wallet.

5. Third-Party Services and Integration

Zelcore integrates various third-party services, including but not limited to:

- Swap and exchange services (market orders, order books).
- Cryptocurrency on-ramp and off-ramp services.
- Staking and delegation services.
- Price data and portfolio tracking feeds.
- Decentralized applications (DApps).

These services are owned and operated by independent third-party providers, not by Zelcore. We provide access to these services as a convenience through our interface, but Zelcore does not control, endorse, or guarantee their availability, functionality, accuracy, or security.

When using third-party services through Zelcore:

- (a)** You agree that the respective provider's terms and conditions apply in addition to these Terms.
- (b)** In the event of conflict between these Terms and third-party terms regarding Zelcore's obligations and liability, these Terms shall take precedence.
- (c)** You are responsible for reviewing and understanding the terms, privacy policies, and fee structures of any third-party service before using it.
- (d)** Zelcore is not responsible for troubleshooting, dispute resolution, or compensation for any issues arising from third-party services.

If you encounter issues with a third-party service, you are responsible for contacting the respective service provider's support team.

6. Staking Services

6.1 Nature of Staking Services

Zelcore provides access to staking services through third-party staking infrastructure providers. When you stake digital assets through Zelcore, you are delegating your assets to validator nodes operated by independent third-party providers (such as Chorus One or its successors). Zelcore provides the interface; the third-party provider operates the staking infrastructure.

6.2 Non-Custodial Staking

Staking through Zelcore is non-custodial. Neither Zelcore nor any third-party staking provider integrated within Zelcore has access to your private keys. You retain control of your staked assets at all times, subject to the lock-up and unbonding requirements of the applicable blockchain protocol.

6.3 No Guarantee of Rewards

ZELCORE DOES NOT GUARANTEE THAT YOU WILL RECEIVE STAKING REWARDS OR ANY SPECIFIC REWARD RATE.

Reward rates are determined by the underlying blockchain protocols and are not under Zelcore's control. Rates may fluctuate or be reduced to zero based on network conditions, validator performance, protocol changes, or other factors.

6.4 Staking Risks

By using staking services through Zelcore, you acknowledge and accept the following risks:

- **Slashing:** Validators may be penalized by the network for protocol violations (e.g., double-signing, downtime), which could result in partial or total loss of your staked assets.
- **Lock-up Periods:** Staked assets may be locked for a period determined by the blockchain protocol. During this time, you cannot transfer or use those assets. Unbonding periods may take hours or days.
- **Validator Performance:** The uptime, reliability, and performance of third-party validators are outside Zelcore's control.
- **Smart Contract Risk:** Staking may involve interaction with smart contracts that could contain bugs or vulnerabilities.
- **Protocol Changes:** The underlying blockchain protocol may be modified, forked, or discontinued, which could affect your staked assets and rewards.

6.5 Third-Party Staking Provider Terms

Your use of staking services is also subject to the terms and conditions of the applicable third-party staking provider. You are responsible for reviewing those terms. Zelcore does not guarantee the continued availability of any particular staking provider.

6.6 Fees

Staking providers may charge service fees as a percentage of earned rewards. Fee rates are determined by the third-party provider and will be disclosed before you initiate staking. Zelcore may also receive a portion of staking fees or rewards.

7. Fees and Transactions

7.1 Network Fees

Blockchain transactions require network fees (e.g., "gas" fees, mining fees). These fees are determined by the respective blockchain network, not by Zelcore. You are responsible for ensuring your wallet has sufficient funds to cover transaction fees.

7.2 Third-Party Fees

Third-party services accessed through Zelcore (swaps, exchanges, on-ramps) may charge their own fees. These fees are set by the third-party providers and are not controlled by Zelcore.

7.3 Transaction Finality

Once a cryptocurrency transaction is broadcast to a blockchain network, it is generally irreversible. Zelcore cannot cancel, reverse, or modify any transaction after it has been submitted. You are responsible for verifying all transaction details — including recipient addresses, amounts, and network selection — before confirming any transaction.

7.4 Price Fluctuations

Cryptocurrency prices and exchange rates fluctuate rapidly. Zelcore cannot guarantee that any quoted rate will match the rate at the time a transaction is finalized by a third-party service.

8. Risks of Digital Assets and Self-Custody

Cryptocurrency transactions and the use of self-custody wallets inherently involve risk. By using Zelcore, you acknowledge and accept the following:

8.1 Private Key Risk

If you lose your private key, seed phrase, or password, you will permanently lose access to your digital assets. Zelcore cannot reset, recover, or access your wallet.

8.2 Market Volatility

Digital asset prices are highly volatile. The value of your assets may decrease significantly. Zelcore is not responsible for any losses resulting from market fluctuations.

8.3 Transaction Irreversibility

Blockchain transactions are irreversible once confirmed. Sending assets to an incorrect address or selecting the wrong network can result in permanent loss of funds.

8.4 Smart Contract Risk

Interactions with smart contracts (including through DApps, staking, or token swaps) carry risk of bugs, exploits, or vulnerabilities that may result in loss of funds.

8.5 Protocol and Governance Risk

Blockchain protocols may be modified, forked, or discontinued. Such changes may affect the functionality, value, or accessibility of your digital assets.

8.6 Technical Risks

The blockchain ecosystem is subject to technical vulnerabilities, including software bugs, network congestion, cyberattacks, and advances in cryptography (such as quantum computing) that may present future risks to digital assets.

8.7 Regulatory Risk

The regulatory landscape for blockchain technology and digital assets is evolving. Changes in laws or regulations may negatively affect your ability to use Zelcore or your digital assets.

9. No Financial, Investment, or Legal Advice

Zelcore does not provide financial, investment, tax, or legal advice. Nothing in Zelcore — including displayed prices, reward rates, portfolio valuations, or any other information — constitutes a recommendation to buy, sell, stake, or otherwise transact in any digital asset.

All decisions regarding digital asset transactions are made solely by you. You should seek independent professional advice before making any financial decisions. Zelcore is not acting as a broker, dealer, exchange, investment adviser, or fiduciary.

The provision of staking services, swap access, or price information does not constitute an investment recommendation, an offer to buy or sell digital assets, or a solicitation to participate in any transaction.

10. Accuracy of Information

The information provided within Zelcore, including transaction histories, balances, price data, and reward estimates, may not always reflect the actual status of your assets or transactions. Inaccuracies can arise from:

- Delays in blockchain confirmations.
- API or network errors.
- Discrepancies in third-party service data.
- Caching or display delays within the application.

Zelcore cannot guarantee the accuracy of displayed information. You should verify your transactions and balances using independent blockchain explorers or services.

11. Privacy and Data

Zelcore does not collect or store your private keys, seed phrases, or wallet passwords. For details on what data we collect and how we use it, please refer to our Privacy Policy.

When you use third-party services through Zelcore, those providers may collect data according to their own privacy policies. Zelcore is not responsible for the data practices of third-party services.

12. Security Best Practices

Zelcore emphasizes the importance of strong security practices:

- **Store your private keys and seed phrases securely** in offline locations. Never share them with anyone.
- **Be cautious of phishing attempts and scams.** Zelcore will never request your private keys, seed phrases, or passwords.
- **Keep your Zelcore software updated** with the latest version to benefit from security patches and improvements.
- **Use strong, unique passwords** and enable any available security features on your devices.

Zelcore cannot assist in recovering funds lost due to compromised private keys, phishing attacks, malware, or user error.

13. Acceptable Use

You agree not to use Zelcore to:

- (a) Violate any applicable law, regulation, or sanctions program.
 - (b) Engage in or facilitate money laundering, terrorist financing, fraud, or other illegal activities.
 - (c) Transmit or exchange digital assets that are the proceeds of criminal activity.
 - (d) Interfere with, disrupt, or attempt to gain unauthorized access to Zelcore's systems, networks, or other users' wallets.
 - (e) Reverse engineer, decompile, disassemble, or attempt to derive the source code of Zelcore, except as expressly permitted by applicable law.
 - (f) Distribute viruses, malware, or other harmful code through or in connection with Zelcore.
 - (g) Use automated means (bots, scrapers, spiders) to access Zelcore without our express written permission.
 - (h) Remove or modify any proprietary notices or markings in Zelcore.
 - (i) Use Zelcore for the benefit of any sanctioned person, entity, or country.
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14. Intellectual Property

14.1 License

Subject to your compliance with these Terms, InFlux Technologies Limited grants you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to download, install, and use Zelcore for your personal or internal

business use, strictly in accordance with these Terms.

14.2 Ownership

Zelcore and all related technology, content, trademarks, and intellectual property rights are owned by InFlux Technologies Limited. These Terms do not grant you any ownership interest in Zelcore.

14.3 Feedback

If you provide any suggestions, ideas, or feedback about Zelcore, you grant us a non-exclusive, worldwide, perpetual, irrevocable, royalty-free license to use, modify, and incorporate such feedback without any obligation to you.

14.4 Open Source

Certain components of Zelcore may be subject to open-source licenses. Where applicable, the terms of those licenses apply to the respective components.

15. No Warranties

ZELCORE AND ALL THIRD-PARTY SERVICES ACCESSIBLE THROUGH THE PLATFORM ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT ANY REPRESENTATION OR WARRANTY, WHETHER EXPRESS, IMPLIED, OR STATUTORY. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, INFLUX TECHNOLOGIES LIMITED SPECIFICALLY DISCLAIMS ANY EXPRESS OR IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

We do not warrant that:

- Zelcore will be error-free, uninterrupted, or available at all times.
 - Any information displayed will be accurate, complete, or current.
 - Zelcore will be compatible with all devices or systems.
 - Third-party services will operate reliably or securely.
 - Technical problems will not interfere with service delivery.
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16. Limitation of Liability

16.1 TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, INFLUX TECHNOLOGIES LIMITED, ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, AND REPRESENTATIVES SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING BUT NOT LIMITED TO LOSS OF PROFITS, LOSS OF DATA, LOSS OF DIGITAL ASSETS, OR BUSINESS INTERRUPTION, WHETHER BASED IN CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, ARISING OUT OF OR IN CONNECTION WITH YOUR USE OF ZELCORE.

16.2 This includes, without limitation, any liability for:

- Loss of funds due to bugs, technical errors, or API failures.
- Inaccuracies in displayed balances, prices, or transaction information.
- Discrepancies between quoted and actual transaction amounts.
- Loss of funds from transactions sent to incorrect addresses or on incorrect networks.
- Slashing penalties or loss of staking rewards.
- Failures, errors, or disruptions in third-party services.
- Unauthorized access to your wallet due to compromised credentials.

16.3 IN NO EVENT SHALL THE AGGREGATE LIABILITY OF INFLUX TECHNOLOGIES LIMITED ARISING OUT OF OR RELATED TO THESE TERMS EXCEED ONE HUNDRED U.S. DOLLARS (\$100.00 USD) OR ITS EQUIVALENT IN LOCAL CURRENCY.

16.4 SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES. IN SUCH JURISDICTIONS, OUR LIABILITY SHALL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

17. Indemnification

To the extent permitted by applicable law, you agree to indemnify, defend, and hold harmless InFlux Technologies Limited, its affiliates, and their respective directors, officers, employees, agents, and representatives from and against any claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees) arising out of or related to:

- (a) Your use of or access to Zelcore.
- (b) Your violation of these Terms.
- (c) Your violation of any applicable law, regulation, or third-party rights.
- (d) Any transaction you conduct using Zelcore.
- (e) Your use of any third-party services accessed through Zelcore.

18. Compliance with Laws and Tax Obligations

18.1 Legal Compliance

You are solely responsible for ensuring that your use of Zelcore complies with all applicable laws and regulations in your jurisdiction. InFlux Technologies Limited makes no representation that Zelcore is appropriate or available for use in all jurisdictions.

18.2 Tax Obligations

You are fully responsible for determining and fulfilling any tax obligations arising from your digital asset activities, including but not limited to staking rewards, swaps, and transfers. Zelcore does not provide tax advice and does not report, withhold, or remit taxes on your behalf. You are encouraged to consult with a qualified tax professional.

18.3 Export Controls

You agree to comply with all applicable export control and trade sanctions laws. You may not use Zelcore if doing so would violate any applicable sanctions or export control laws.

19. Modifications to Terms

We may modify these Terms at any time. If we make changes, we will notify you by updating the "Last Updated" date and, where practicable, by providing notice through the Zelcore application or other reasonable means.

Your continued use of Zelcore after any modification constitutes your acceptance of the updated Terms. If you do not agree to the modified Terms, you must stop using Zelcore. You are encouraged to review these Terms periodically.

20. Termination

20.1 By You

You may stop using Zelcore at any time by uninstalling the application. Because Zelcore is non-custodial, your digital assets remain accessible through your private keys and seed phrases regardless of whether you continue using Zelcore.

20.2 By Us

We may suspend, restrict, or terminate your access to Zelcore at any time, for any reason, in our sole discretion, including if we reasonably believe you have violated these Terms or applicable law. We may also discontinue Zelcore or any of its features at any time without notice.

20.3 Effect of Termination

Upon termination, your license to use Zelcore is immediately revoked. Sections of these Terms that by their nature should survive termination will survive, including but not limited to: Self-Custody Responsibility, No Warranties, Limitation of Liability, Indemnification, Governing Law, and Dispute Resolution.

20.4 No Effect on Assets

Termination of your access to Zelcore does not affect your ownership of or access to your digital assets, provided you have retained your private keys and seed phrases.

21. Governing Law

These Terms shall be governed by and construed in accordance with the laws of Switzerland, without regard to its conflict of law provisions.

22. Dispute Resolution

22.1 Informal Resolution

Before initiating any formal proceedings, you agree to first contact us at legal@zelcore.io to attempt to resolve any dispute informally. We will endeavor to resolve disputes through good-faith negotiation within thirty (30) days.

22.2 Arbitration

If a dispute cannot be resolved informally, any dispute, claim, or controversy arising out of or relating to these Terms or your use of Zelcore shall be resolved by binding arbitration under the rules of the Swiss Chambers' Arbitration Institution (SCAI). The seat of arbitration shall be Zurich, Switzerland. The arbitration shall be conducted in English by a single arbitrator. The arbitrator's decision shall be final and binding.

22.3 Class Action Waiver

YOU AND INFLUX TECHNOLOGIES LIMITED AGREE THAT ANY DISPUTE RESOLUTION PROCEEDINGS SHALL BE CONDUCTED ONLY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE ACTION. You waive any right to participate in a class action lawsuit or class-wide arbitration against InFlux Technologies Limited. If any court or arbitrator determines that this class action waiver is void or unenforceable for any reason, then the arbitration provision in Section 22.2 shall be deemed null and void in its entirety and the parties shall be deemed to have not agreed to arbitrate disputes.

22.4 Small Claims Exception

Notwithstanding the above, either party may bring an individual action in small claims court for disputes within that court's jurisdictional limits.

22.5 Opt-Out

You have the right to opt out of the arbitration and class action waiver provisions by sending written notice to legal@zelcore.io within thirty (30) days of first using Zelcore. The notice must include your name and a clear statement that you wish to opt out. If you opt out, disputes will be resolved in the courts of Zurich, Switzerland.

23. Force Majeure

InFlux Technologies Limited shall not be liable for any failure or delay in performance due to circumstances beyond our reasonable control, including but not limited to natural disasters, acts of war or terrorism, cyberattacks, pandemic,

changes in applicable laws or regulations, blockchain network failures or protocol changes, power outages, or internet service disruptions.

24. General Provisions

24.1 Entire Agreement. These Terms constitute the entire agreement between you and InFlux Technologies Limited regarding Zelcore and supersede all prior agreements or communications on this subject.

24.2 Severability. If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

24.3 No Waiver. Our failure to exercise or enforce any right or provision of these Terms shall not constitute a waiver of such right or provision.

24.4 Assignment. You may not assign or transfer your rights under these Terms without our prior written consent. We may freely assign our rights and obligations under these Terms.

24.5 Notices. Any notices from us will be provided through the Zelcore application, our website, or other electronic means we deem reasonable. You agree to receive communications from us electronically.

24.6 Language. These Terms are written in English. If any translated version conflicts with the English version, the English version controls.

25. Contact Us

If you have any questions about these Terms, please contact us at:

InFlux Technologies Limited Email: legal@zelcore.io Website: <https://zelcore.io>