

ChangeNow Terms of Use

Important: By accessing or using the ChangeNow Service, you agree to be bound by these Terms of Use and our Privacy Policy. If you disagree with any part of these terms, you must not use our service.

1. Acceptance of Terms

Welcome to ChangeNow. These Terms of Use ("Terms") govern your access to and use of the ChangeNow.io website and our instant cryptocurrency exchange services (collectively, the "Service").

By accessing, browsing, or using the ChangeNow Service, you acknowledge that you have read, understood, and agree to be bound by these Terms and our [Privacy Policy](#). If you do not agree to these Terms, you must not access or use our Service.

2. Description of Service

ChangeNow provides a non-custodial instant cryptocurrency exchange service. This means:

- **We Do Not Hold Your Funds:** We are not a wallet, financial institution, or money service business. We facilitate the exchange of one cryptocurrency for another without creating an account or storing user funds.
- **Instant Exchange:** Users can swap cryptocurrencies at floating or fixed rates.
- **No Registration Required:** Our service is designed to be accessible without mandatory sign-up, though certain features may require an email address.

3. User Eligibility

To use the ChangeNow Service, you must:

- Be at least 18 years of age or the age of legal majority in your jurisdiction.
- Have the full legal capacity to enter into a binding agreement.
- Not be a resident of, or located in, a **prohibited jurisdiction** as outlined in our list of restricted countries.
- Not be subject to economic or trade sanctions administered by any governmental authority.

4. Prohibited Use

You agree not to use the ChangeNow Service for any unlawful or prohibited purpose, including but not limited to:

- Money laundering, terrorist financing, or any other illegal financial activity.
- Exchanging cryptocurrencies obtained through illegal means, fraud, or theft.
- Attempting to disrupt, compromise, or violate the security or integrity of our Service.
- Using our service from a jurisdiction where cryptocurrency exchanges are illegal or restricted.
- Any activity that violates applicable laws or regulations.

5. Transactions and Refunds

Exchange Process: All exchanges are final once the transaction is broadcast to the respective blockchain. Due to the irreversible nature of blockchain technology, we cannot cancel or reverse a transaction after it has been initiated.

Refund Policy: Refunds may be issued in specific circumstances, such as when an exchange fails due to an error on our part or if a "Stuck Transaction" occurs. In such cases, our support team will guide you through the refund process. Please contact our [Support Team](#) for assistance.

6. Intellectual Property

All content, features, and functionality on the ChangeNow website, including but not limited to logos, text, graphics, icons, images, audio clips, digital downloads, data compilations, and software, are the exclusive property of ChangeNow and are protected by international copyright, trademark, patent, trade secret, and other intellectual property laws.

7. Disclaimer of Warranties

THE CHANGENOW SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT ANY WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. WE DO NOT GUARANTEE THAT THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, OR THAT ANY DEFECTS WILL BE CORRECTED.

8. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, CHANGENOW SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS OR REVENUES, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR RELATED TO YOUR USE OF OR INABILITY TO USE THE SERVICE.

9. Changes to Terms

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. We will provide notice of material changes through appropriate notification methods. Your continued use of the Service after any change constitutes your acceptance of the new Terms.

10. Governing Law

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

11. Contact Information

Get in Touch

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

- **Email:** legal@changenow.io
- **Website:** [ChangeNow.io Contact Page](#)
- **Support:** [Visit our Help Center](#)