

TERMS AND CONDITIONS

1. Acceptance of Terms

By using the services provided by BLU Banking, you agree to be bound by these Terms and Conditions. If you do not agree with these terms, please refrain from using our services.

2. Definitions

- "BLU Banking," "we," "us," or "our" refers to the payment service provider.
- "You," "your," or "user" refers to any individual, business, or entity using our services.

3. Account Registration

To use our services, you need to create an account. You agree to provide accurate and complete information during the registration process. You are responsible for maintaining the confidentiality of your account information, and any activities conducted through your account.

4. Payments

- a. By using our services, you authorize BLU Banking to facilitate payments on your behalf, in accordance with the payment instructions you provide.
- b. BLU Banking reserves the right to refuse or cancel any transaction, as well as to set transaction limits.
- c. You are responsible for ensuring that your transactions comply with all applicable laws and regulations.

5. Fees and Charges

- a. BLU Banking may charge fees for certain services.
- b. BLU Banking reserves the right to change its fee structure with notice to users.

6. Security and Privacy

- a. BLU Banking employs industry-standard security measures to protect your data and transactions. However, we cannot guarantee the security of your data, and you use our services at your own risk.
- b. We collect and use your information in accordance with our Privacy Policy.

7. Prohibited Activities

You agree not to use our services for any illegal, unauthorized, or prohibited activities, including but not limited to fraud, money laundering, or other criminal activities.

8. Termination

BLU Banking reserves the right to suspend, restrict, or terminate your account if you violate these Terms and Conditions or engage in any activities that may harm our company, other users, or the integrity of our services.

9. Disclaimers

- a. Our services are provided "as is." We make no warranties or guarantees regarding the accuracy, reliability, or availability of our services.
- b. BLU Banking is not responsible for any losses or damages resulting from your use of our services.

10. Limitation of Liability

In no event shall BLU Banking be liable for any direct, indirect, incidental, special, or consequential damages arising from the use of our services or these Terms and Conditions.

11. Changes to Terms

BLU Banking reserves the right to update these Terms and Conditions at any time. Updated terms will be posted on our website, and it is your responsibility to review them periodically.

12. Governing Law

These Terms and Conditions are governed by and construed in accordance with the laws of the United Kingdom.

13. Contact Information

For any questions or concerns regarding these Terms and Conditions, please contact BLU Banking at info@blubanking.com.

By using our services, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.