Terms of Use

Version 1.0 | Updated 11 November 2026
clirizo.com | info@clirizo.com

1. Agreement and scope

These Terms apply when you use the Clirizo website at clirizo.com or an activated merchant service. The expressions we, us and our identify the operator delivering that service under the brand. By accepting during account creation or onboarding, you undertake to comply. Anyone acting for an organisation must be authorised to do so. Read these Terms with our Privacy and AML Policies. An accepted merchant agreement takes precedence for its specific commercial arrangements.

2. Activation and available functions

Only approved and activated functions form part of your service. Onboarding must establish who supplies them, which assets and networks are available, and the applicable pricing, limits and settlement conditions. Opening an account does not itself grant processing access. Payment requests, deposit addresses, API access, webhooks, payouts and conversion or exchange require separate activation where offered. Examples and demonstration balances are illustrative. Eligibility and authorisation must be confirmed for the actual service.

3. Eligibility and verification

Applicants need legal capacity, must be adults aged 18 or above and must disclose their lawful business activity. Successful completion of the relevant KYC/KYB process precedes establishment of a business relationship. We request identification, corporate documentation, regulatory permissions and evidence of funds or wealth when the applicable obligations or risks justify it. Keep details accurate and report changes. Applicable sanctions, legal prohibitions and disclosed geographic restrictions determine whether a service can be provided.

4. Account protection

Control who can access your account and protect every credential, including API secrets and recovery codes. Use required two-factor authentication before relevant payment functions are enabled. Notify info@clirizo.com as soon as you suspect misuse. Do not disclose wallet secrets or passwords in correspondence. You remain accountable for instructions you authorise, while responsibility for unauthorised use follows applicable law. We can restrict access when verification is incomplete or a material security concern requires investigation.

5. Payment instructions and finality

Follow the payment instruction precisely, including currency, blockchain, address, identifier, sum and expiry. An error or unsupported transfer can make funds unrecoverable, and available recovery work can incur disclosed charges. The service instructions determine confirmations, minimums and handling of underpayments, overpayments, duplicate or expired requests. A pending transfer is not proof of final receipt. Integrations must authenticate webhook messages, tolerate repeated delivery and act on the documented completion status.

6. Settlement, refunds and charges

Your merchant arrangements specify settlement, payout limits, available cleared amounts and relevant fees. Security and compliance review can affect execution. Confirm the receiving address and your authority to instruct. Once confirmed on-chain, a transfer usually cannot be reversed. Refunds, where supported, use separate transfers after destination and legality checks. All processing, network and conversion charges require prior disclosure. Required notice applies to material pricing changes. Suspension does not automatically transfer ownership of customer assets.

7. Merchant duties and acceptable use

You retain responsibility for the underlying sale, fulfilment, consumer obligations, complaints, refunds and tax or licensing duties. Records must describe real activity. Processing another party's business requires disclosure and approval. The AML Policy sets further acceptance limits. Fraud, unlawful trade, hidden beneficial ownership, evasion of sanctions or verification, fabricated records and deliberate transaction structuring are forbidden. Account transfers, disruptive software and unauthorised testing or automated access are also prohibited.

8. Compliance action and closure

Incomplete checks, material misconduct, security risks or legal duties can require refused instructions, suspension or termination. We can seek supporting evidence and refer matters to the relevant provider. Asset holds, freezes and returns require both technical control and legal authority. The responsible party reports suspicious activity where required and respects restrictions on revealing investigations. You can seek account closure through info@clirizo.com. Existing obligations and settlement rights survive as required, together with lawful record retention.

9. Risks and responsibility

Blockchain services involve price volatility, stablecoin depegging, limited liquidity, outages, attacks, network reorganisation and regulatory change. Availability and confirmation times depend on these conditions and agreed service commitments. Website content does not constitute professional investment, legal or tax advice. Responsibility for losses follows applicable law and valid merchant terms. Any permitted exclusion of consequential losses or uncontrollable events remains subject to mandatory duties, including liability for fraud and other legally protected claims.

10. Rights, confidentiality and disputes

Permission to use the platform is limited and does not convey ownership of its branding, code or materials. Confidential information must be protected and disclosed only for justified service, advisory or legal purposes with suitable safeguards. Our Privacy Policy covers personal data. Direct complaints to info@clirizo.com with relevant references. We aim to respond substantively within 30 calendar days or explain a lawful extension, honouring shorter statutory periods. Competent courts and applicable law determine unresolved disputes.

11. Updates and continuing obligations

The latest Terms and revision date appear at clirizo.com. Material amendments receive the notice required by law or agreement, and consent is sought where necessary. Existing rights are preserved. A user who rejects a change can discontinue the affected service and close the account. Severability, required transfer consents and the absence of waiver through delay apply. Obligations whose nature requires survival continue, including confidentiality and outstanding liabilities. Questions should be sent to info@clirizo.com.