

KAIRO

Terms of Use

Field	Detail
Applies to	www.kairo.finance, the Kairo mobile application, and any content, features or beta programmes we make available through them (the “Platform”)
Version	1.0
Companion documents	Consumer Terms of Service · Business Terms of Service · Privacy Policy · Cookie Policy

Summary. These terms cover your use of our website and app. If you open an account and use our money services, a separate agreement; the Consumer or Business Terms of Service governs those services and takes priority for anything money-related. Use the Platform lawfully, don’t abuse it, and understand that content here (including answers from Kai, our assistant) is information, not financial advice.

1. Acceptance and Who You're Dealing With

By accessing or using the Platform you agree to these Terms of Use. If you do not agree, do not use the Platform. Your contracting entity depends on your market:

Your market	Kairo entity
Canada	Kairo Finance Limited
Nigeria and other markets	KAIRO KONNECT LIMITED

“Kairo”, “we” and “us” mean your contracting entity above. These Terms of Use apply to everyone who uses the Platform, whether or not they hold a Kairo account.

2. Relationship to the Service Agreements

- Browsing the site, joining the waitlist, downloading the app and exploring its non-financial features are governed by these Terms of Use and the Privacy and Cookie Policies.
- Opening an account and using any money service (balances, transfers, payments, conversions, cards, virtual-currency services) is governed by the Consumer Terms of Service or, for business accounts, the Business Terms of Service, together with the fee schedule and any product terms. If these Terms of Use conflict with those agreements on anything relating to the money services, the service agreements prevail.
- Nothing on the Platform is an offer of regulated services in any market where Kairo is not yet authorised to provide them. Services are available only where and when Kairo's regulatory permissions allow, and may be geo-restricted accordingly (for example, certain features are not available to residents of Canada pending registrations, and Quebec residents are not served at launch).

3. Eligibility

- You must be at least 18 years old and legally capable of entering a binding agreement.
- You must not use the Platform if you are subject to sanctions, located in a comprehensively sanctioned territory, or barred from using services like ours under any applicable law.

4. Your Account and Security

- Registration information must be accurate and kept current; one account per person (and per business, for business accounts).
- You are responsible for keeping your credentials and device secure and for activity under your account until you notify us of compromise. Enable the security features we provide (biometric unlock, strong passcodes).
- We may suspend access to protect you, other users, or the Platform, and where the law requires. Where we can lawfully do so, we'll tell you why.

5. Acceptable Use

You agree not to:

- Use the Platform for anything unlawful, including money laundering, terrorist financing, fraud, sanctions evasion, or dealing in the proceeds of crime.
- Probe, scan, or test the vulnerability of our systems; bypass authentication or access controls; interfere with service operation; introduce malware; or scrape, harvest or bulk-extract data (including via automated agents) without our written permission.
- Reverse-engineer, decompile or copy the app or any part of the Platform except as the law expressly permits.

- Impersonate any person, misrepresent your identity or affiliation, provide false verification information, or let anyone else use your account.
- Use the Platform to infringe others' rights or to transmit abusive, defamatory or discriminatory content.

Good-faith security research is welcome through our responsible-disclosure process: support@kairo.finance.

Restricted activities

In addition, the Platform and the services may not be used in connection with: unlicensed gambling or betting; sale of narcotics or controlled substances; weapons or dual-use goods without required licences; sexual services; counterfeit goods or intellectual-property infringement; pyramid or Ponzi schemes and unregistered securities offerings; ransomware or darknet marketplaces; or any business we notify you is unsupported for risk or regulatory reasons. The service agreements contain the full restricted-activities list for money services, which prevails for those services.

6. Kai and Platform Content is Not Advice

- Kai, our in-app assistant, and all Platform content (rates commentary, articles, calculators, notifications) are provided for information and convenience. They are not financial, investment, legal or tax advice, and you should not rely on them as such. Verify important information before acting, and seek professional advice for significant decisions.
- Kai can help you act on your own instructions, but every payment requires your explicit, authenticated confirmation. Kai never acts on its own. AI-generated responses can be imperfect; where Kai's answer conflicts with your statements, transaction records or our published terms, those records and terms govern.
- Exchange rates and prices shown outside a committed quote are indicative; the rate that applies to a transaction is the one shown and locked at confirmation under your service agreement.

7. Intellectual Property

- The Platform and everything in it; the Kairo name, logo, app, design, software, text and graphics belong to Kairo or its licensors. We grant you a personal, non-exclusive, non-transferable, revocable licence to use the app and site for their intended purpose. No other rights are granted.
- If you send us feedback or suggestions, you grant us a perpetual, royalty-free licence to use them without obligation to you.

8. Beta Features

We may offer early-access or beta features (labelled as such). They are provided as-is for evaluation, may change or be withdrawn without notice, may be limited to selected users or markets, and may have additional terms presented when you join. Feedback provisions above apply.

9. Communications and Notices

- We communicate with you in-app, by push notification, and by email to the address on your account. Legal notices are validly given through any of these channels and are treated as received when delivered to the app or your inbox. Keep your contact details current, notices sent to the details on file count as given even if you have stopped checking them.
- Our agreements and communications are in English; where we provide translations, the English version governs in case of conflict [subject to mandatory local-language requirements confirmed by counsel per market].
- Service communications (transaction confirmations, security alerts, legal and regulatory notices) are part of the service and cannot be opted out of while you have an account; marketing is separate and consent-based per the Privacy Policy.

10. Closing Your Account

Your right to close

- You may close your Kairo account at any time, free of charge, in the app or by contacting support. Before closure completes, withdraw or transfer your balances; any remaining funds are returned to a verified account in your name after our legally required checks, under the process in your service agreement.
- Closure does not affect transactions already in flight, amounts you owe us, or rights and obligations that accrued before closure. We retain records after closure for as long as the law requires (see the Privacy Policy).

Our right to close or suspend

- We may suspend or close immediately, with notice where the law allows us to give it, if: you seriously or repeatedly breach these Terms or your service agreement; we reasonably suspect fraud, money laundering, sanctions exposure or other illegality; you provided false or misleading information; a regulator, court or law requires it; you are abusive or threatening to our people; or continuing the relationship would put Kairo in breach of its legal or partner obligations.
- Suspension is not closure: where we suspend, we lift the restriction as soon as the reason is resolved, and where we can lawfully do so we tell you what is needed to resolve it. Where the law prohibits explanation (for example, tipping-off rules), we cannot give reasons as silence in those cases is a legal requirement, not discourtesy.

Dormancy and death

- Accounts with no activity for an extended period may be treated as dormant: we may restrict features, attempt to contact you, and handle remaining balances as unclaimed property where local law prescribes.
- If an account holder dies, we work with the estate's legal representative: on presentation of the documents our process requires (death certificate, proof of authority), we freeze the account, stop fees, and release funds to the estate in accordance with law.

11. Fees, Taxes and Changes to These Terms

- Using the Platform itself is free. Fees for money services are set out in the fee schedule under your service agreement, always disclosed before you confirm a transaction.
- You are responsible for your own taxes on activity through Kairo. Where the law requires, we collect and report tax information (for example under CRS/FATCA-style regimes) and transaction reports to authorities.
- We may change these Terms. For material changes that are adverse to you, we will notify you in-app or by email, and you may close your account free of charge before the change takes effect, continued use afterwards means acceptance. Changes that are legally required, or that only add features or benefit you, may take effect sooner with notice.

12. Complaints

- Tell us first: support@kairo.finance or in-app. We acknowledge complaints within 2 business days, keep you updated, and aim to resolve with a final response within 15 business days, extended with explanation only where necessary.
- If you are unhappy with our final response, you may escalate to the relevant authority in your market, including consumer-protection and financial-conduct authorities in Nigeria, the applicable Canadian authorities, and (when UK services launch) the Financial Ombudsman Service. Complaining to us never limits your right to go to a regulator or court.

13. App Stores and Third Parties

- If you download the app from Apple's App Store or Google Play, their terms also apply to the download, and the store operator is not responsible for the Platform or these Terms.
- The Platform may link to third-party sites and services. We are not responsible for their content or practices; their terms govern your use of them.

14. Availability, Changes and Termination

- We work to keep the Platform available, but it is provided "as is" and "as available": maintenance, updates, and events beyond our control can interrupt it. Features may change as the product evolves.

- You can stop using the Platform at any time; closing a Kairo account is handled under your service agreement. We may suspend or terminate Platform access for breach of these Terms, unlawful conduct, or where the law requires.

15. Disclaimers, Liability and Indemnity

- To the fullest extent permitted by law, we disclaim implied warranties regarding the Platform (not the regulated money services, which are governed by your service agreement and applicable financial law).
- Nothing in these Terms excludes or limits liability that cannot be excluded by law; including for fraud, or for death or personal injury caused by negligence, or your statutory consumer rights in your market.
- Subject to that, we are not liable for indirect or consequential losses arising from Platform use (loss of profit, data or goodwill), and our total liability under these Terms of Use is limited to CAD \$100 / local-currency equivalent. This cap does not apply to the money services, whose liability terms are in your service agreement.
- You agree to compensate us for losses we suffer because you broke these Terms or the law in using the Platform, except to the extent we caused the loss.

16. Events Beyond Our Control

We are not responsible for failure or delay caused by events beyond our reasonable control including; outages of banking, card or blockchain networks, actions of governments or regulators, sanctions changes, natural disasters, war, or widespread internet or power failure provided we take reasonable steps to mitigate and restore service. Your statutory rights are unaffected.

17. Amounts You Owe Us

If your account goes negative or you owe us amounts (for example, a reversed transaction after you have spent the funds), you must repay promptly; we may deduct amounts you owe from balances you hold with us (set-off) as permitted by law and your service agreement, and recover remaining shortfalls through lawful means. We will always show you the calculation.

18. Governing Law and Disputes

Your market	Governing law	Courts / forum
Canada	Province of Ontario and the federal laws of Canada applicable therein	Courts of Ontario (without limiting mandatory consumer protections or complaint rights in your province)
Nigeria and other markets	Federal Republic of Nigeria	Courts of Nigeria
United Kingdom (on launch)	England and Wales	Courts of England and Wales

Talk to us first: support@kairo.finance These Terms don't remove rights you have under mandatory local law, including rights to complain to regulators or ombudsman services in your market.

19. General

We may update these Terms; material changes will be notified in the app or by email before they take effect, and continued use afterwards means the updated Terms apply. If any provision is found unenforceable, the rest remain in force. Our not enforcing a provision is not a waiver. You may not transfer your rights under these Terms; we may transfer ours as part of a reorganisation or transfer of business, with notice. These Terms, together with the documents they reference, are the entire agreement about Platform use. Contact: support@kairo.finance or compliance@kairo.finance