

Kanga Global Terms of Use

Terms of Use effective as of July 1, 2026.

This document regulates the terms of use of the Kanga Global service (hereinafter referred to as the Service) by third parties.

The Kanga Global Service is provided by 3-102-93-8308 SRL registered in the Republic of Costa Rica at the following address: Provincia 01 San Jose, Canton 02 Escazu, San Rafael, del Centro Comercial La Paco, trecientos metros norte, Plaza Florencia, Local diez under registration number 3-102-93-8308 (hereinafter referred to as: the Operator).

Before you start using Kanga Global services be aware that any actions related to share units in the distributed cryptographic booking systems (hereinafter referred to as cryptocurrencies) and tokens (instruments of entitlement equivalent to certain values), i.e. in particular to selling, keeping, investing in cryptocurrencies or tokens is connected with certain risks. The value of cryptocurrencies or tokens may be subject to considerable fluctuation and there is a high risk of economic loss associated with the actions mentioned above. By using any of the services provided by Kanga Global you declare that you are conscious of such risks and all threats connected with any actions taken on cryptocurrencies and tokens and derivatives and you relieve the Kanga Global operator from being accountable for the use of the services offered by the Service to the fullest extent permitted by the applicable law.

§1

1. The Operator provides the services described in the following Terms of Use once the procedure of registering and setting up an account is completed. The services are provided to:
 - a. natural persons having full legal capacity, i.e. individuals over 18 years old and having full legal capacity,
 - b. other entities having legal capacity regulated by other provisions,who have accepted the Terms of Use and entered into an agreement for the provision of services (hereinafter referred to as the User).
2. Any person who accepts these Terms of Use declares that:
 - a. they are aware of the risk connected with buying, keeping or investing in cryptocurrencies and tokens and are aware that one of the elements of the risk is the possibility of losing all funds in result of sudden changes in the cryptocurrencies and tokens exchange rates,
 - b. they are aware that the basic threat faced by any Internet user, including people using services provided via electronic means, is the possibility that the control over the User device will be taken over or the User's sensitive data may otherwise be obtained by third parties in order to take over the User account in the Service, which may result in the theft of their funds in the service,
 - c. they have full legal capacity,
 - d. they have a valid, effective, and appropriate authorization to act on behalf of the User and are otherwise eligible to register an account and use the services of the Operator – in case of other entities than natural persons,
 - e. they provide true and full User details which are current and effective,
 - f. are not currently in the USA, are not US residents nor act on behalf of a business entity which has an office in the USA or any other country where access to the Service or using the services provided by the Operator would be illegal,
 - g. are not included in the list of individuals and companies published by Inspector General based on the United Nations Security Council resolution issued on the basis of Chapter 7 of the UN Charter, referring to threats to international peace and security caused by terrorist attacks, in particular in the lists mentioned in item 3 of the United Nations Security Council Resolution 2253 (2015) or item 1 of the United Nations Security Council Resolution 1988 (2011),
 - h. their account has never been suspended or removed from the Service for any reason.
3. The Operator will take every effort to ensure continual operation of the service. However, the Operator has the right to suspend the service particularly when it becomes necessary to update the software or in such circumstances which will prevent the proper operation of the service. The service owner will take every effort to limit the break in the operation of the service to the shortest possible time.

4. The use of the Service is dependent on having a device with access to the Internet and the necessary software that meets the minimum technical requirements necessary for the service to be displayed, i.e. a properly installed and configured up-to-date internet browser which supports the HTML5 standard and cascading style sheets (CSS3), e.g. Google Chrome, Mozilla Firefox, Opera, Microsoft Edge or Internet Explorer, enabled JavaScript and cookies (usually set as default in your browser), an active Internet connection which allows for a two-way communication via the HTTPS protocol, and in case of mobile devices, an original Android operating system version 5.0 or any later version or an original iOS version 10.0 or any later version.
5. The User has the right to use the Service only as intended, within the law and good manners applicable to all members of the information society with respect for the rights and personal interests of others. The User particularly undertakes:
 - a. not to publish or share content of illegal nature, including content which violates personal interests and intellectual property rights of third parties,
 - b. not to take actions which may cause the disruption, failure or break in the operation of the Service,
 - c. not to misinform individuals using the Service and the Administrator, e.g. by providing untrue information,
 - d. to refrain from acting in bad faith, abusing the functionality of the Service, using the Service not in line with its intended purpose and against the Terms of Use,
 - e. not to use the services directly or indirectly for purposes that are against the law, the Terms and Conditions, the principles of social life or good manners.
6. With the exception of the cryptocurrency and token logotypes and other logotypes owned by third parties, the Service constitutes the intellectual property of the Operator or third parties, including in particular all source codes and graphic sign, and any instances of copying, disposing of or using them without the consent from the Administrator or the relevant third parties is forbidden.

§2

1. To use the services offered by the Operator you must make a free-of-charge registration of an account in the Service.
2. Registration requires filling out a form and providing the required information, including the User's email address, as well as reviewing the Terms and Conditions, accepting its provisions, and reviewing the Service's Privacy Policy. The Operator may make obtaining full functionality of the Account conditional on completing the verification procedure described in § 3 below.
3. After submitting the completed registration form, the person registering the account must confirm the creation of the Account by clicking the link in the email sent by the Operator to the address provided during registration. Then, the user is required to set a secure and unique password for the account. At this point, the agreement for the provision of electronic services related to the account creation is concluded, and the User gains access to the account by logging in with the authentication credentials and making changes to the data provided during registration. The account creation service is free of charge.
4. The User is obligated to protect their passwords to access their account on the Website, as well as access to their email account and other means of communication through which they receive messages related to the operation of the Website. The Operator is not responsible for the loss of cryptocurrencies and tokens stored in Accounts to the fullest extent permitted by mandatory provisions. In particular, the Operator is not responsible for the loss of cryptocurrencies and tokens resulting from the User's negligence in protecting the data described in this section. The User has the option of set up the two-factor authentication tool to the Account (2FA), which constitutes an additional measure to protect the Account against unauthorized access. User is aware that failure to use the two-factor authentication tool to the Account (2FA) increases the risk of unauthorized persons gaining access to the Account as a result of such persons obtaining access data to the Account, for which the Operator is not responsible.
5. The User undertakes to immediately update the details provided in the User account. The Operator has the right to block the User account in case of the suspicion that the data is not up to date.
6. The Operator may refuse to set up a User account for any reason, in particular in the event of suspecting that any of the declarations mentioned in §1, point 2 of the Terms of Use are untrue.

§3

1. To obtain full functionality of the User's account, particularly to enable the use of paid services, it is necessary to carry out the User's identification in accordance with the applicable anti-money laundering and counter-terrorism

financing regulations. The Operator may require the User to undergo identification, particularly in the following cases:

- a. when making a payment for services, including services provided by partners, via bank transfer, and then requesting the transfer of cryptocurrency to an external wallet,
 - b. when requesting the transfer of cryptocurrency to an account (internal wallet) of an unverified User – verification of the User requesting the transfer of cryptocurrency to the account (internal wallet) of another User,
2. The verification may particularly be carried by:
- a. providing the first name, last name, citizenship, resident address, country of birth, information about tax residency and about holding an exposed political position, phone number, date of birth and ID number, the census number of User's relevant country if the User is a natural person,
 - b. in case of a business User, i.e. legal person or one having legal personality or an entity not having legal personality, by sending a copy of the entity's commercial registry for the relevant country, sending a company deed, details about business activity, identification details of the person authorized to represent the User in line with a) above, providing information about all real beneficiaries of the User, identifying all down to natural persons.
3. For verification purposes, irrespective of point 2 above, the User must provide the Operator with a document verifying their identity by sending it in the form of a scan or .jpg or .png photo file. The scan/photo of the document verifying the User's identity must meet the following requirements: information in the document must be clear, no information can be covered. The file must not show any signs of digital correction.
4. The Operator may ask the User to additionally send a photo of their ID taken in such a way that the User's face and the ID itself is visible (a selfie), if need be to make contact with the User by phone or via a video communicator (e.g. Skype, Google meet).
5. Verifying the address of the User or the person representing the User may be carried on the basis of a .jpg or .png photo file, a bill (energy, water, gas or other bill), a contract with a trusted public institution, an official letter or bank statement, or a confirmation of a transfer made by a financial institution in which the address details of the User, along with their first and last name and the date of the document (dating no longer than 6 month back) are displayed.
6. The Operator may ask the User to send the above mentioned information again at every stage while the User uses the service, as well as demand information other than what is described in points 1-5 in order to meet the binding obligations which are incumbent on the Operator in relation to the provisions of Ant-Money Laundering and Counter Terrorism Financing Act.
7. The Operator processes the User's personal data for the purpose of ensuring the proper provision of the services available in the Service, observing the Terms of Use, and meeting the requirements connected with preventing money laundering and terrorist financing. Detailed information about processing personal data is included in the Privacy Policy.
8. The Operator may at any time limit or block the ability to deposit and/or withdraw funds available in the wallets of the User Account in the event details relevant to the User account have not been verified and particularly when the Operator suspects that the verified information is false or in the event provisions of law or these Terms of Use have been breached.

§4

1. Through the Service the Operator provides paid services which include associating individuals interested in buying and selling cryptocurrencies. The Service is provided by enabling the User to store cryptocurrencies on their User accounts, as well as making offers to buy and sell cryptocurrencies at the rate indicated by the User and following those offers with actual buy and sell transactions at convergent rates. The Operator is not a market maker and does not trade currencies. The exchange rates of specific cryptocurrencies result from transactions carried by the Users without the interference from the Operator.
2. The Operator and other entities may also provide services other than those described in the Terms of Use on the Website, based on separate terms and conditions of service provision.
3. The Operator states that he does not carry payment transactions, any financial or investing services, particularly does not participate in the trading of securities or other financial instruments. The Operator may, however, inform about opportunities of using the services of other entities or partners through the Service.
4. Using the services only takes places once the User signs into the Service.

5. The moment a transaction is visible in the User account balance is the moment of entering into an agreement between the Users for selling cryptocurrencies or tokens. Each time the price indicated in the buy or sell offer of cryptocurrencies or tokens is the price offered by the User and the decision to enter the offer of transaction into the Service happens solely at the will of the User of the Service. The Service does not guarantee and has never guaranteed profits from the exchange rate changes on cryptocurrencies or tokens. The Service does not guarantee that the list of cryptocurrency or token buy or sell offers displayed in the User's web browser window always reflects their real entries and values. Displaying the current exchange rate or the values of buy or sell offers is affected among other things by the web browser performance, as well as the speed and stability of the Internet connection.
6. The Operator generates individual addresses which allow for depositing and withdrawing cryptocurrencies or tokens for each User. The Operator does not store fiat currency and does not provide payment services to the Users.
7. The fee for the provided service connected with using the Service for completing a transaction is charged automatically to the User account upon registering the transaction in question. The fees are determined in the fee price list. The Operator may change the fees at any moment, which does not constitute a change in the provisions of these Terms of Use. The Operator also points that transaction fees are charged in relation to transferring cryptocurrencies and tokens. You will find more information about transactional fees here:
https://en.wikipedia.org/wiki/Bitcoin#Transaction_fees
8. Using the Service for purposes connected with the User's business activities, as well as indicating the cryptocurrency wallet as the User account dedicated for settlements to third parties is forbidden.

§5

1. The Operator excludes and limits the accountability for providing services based on these Terms of Use towards the User to the widest possible extent permitted by the mandatory provisions of law, particularly due to any guarantees or warranties. The Operator specifically is not accountable for any delays in displaying the Service website on devices used by the User, the length of registering transactions in the wallets dedicated to particular cryptocurrencies or tokens, financial losses suffered by the User due to the lack of possibility to carry transactions through the Service during technical breaks, financial losses suffered by the User due to differences in cryptocurrency rates occurring while a transaction or the User account is blocked in line with the Terms of Use or when demanded by state authorities, for technical problems or limitations, including the speed of sending data by the computer, the end device, the ICT system and infrastructure used by the User, which make it impossible for the User to use the Service, for the results of using the Service by the User in a manner contrary to applicable law, the Terms of Use or principles of social life or customary behaviors accepted in this regard.
2. The Operator is not accountable for the potential loss of cryptocurrencies or tokens in the presence of factors independent of the service owner, such as force majeure, hardware failure, errors found in the system of cryptocurrencies and tokens, actions or negligence of third parties which affect the operation of the Service.
3. The User is obligated to repair any damages resulting from their acting to the detriment of the Service or other Users or acting in breach of the applicable provisions of the law. The User releases the Operator from any responsibility and takes accountability for not allowing third parties to demand the Operator to repair any damages incurred in this way and undertakes to cover the costs suffered by the Operator in connection with any claims related to such damages.

§6

1. The Operator, as a part of the Service, additionally renders services consisting in providing Users with the possibility (functionality) to perform the obligations resulting from the concluded agreements on security assignment of receivables from the cryptocurrency account (portfolio) or other agreements executed to secure the already concluded loan agreements (or the loan agreements to be concluded), in which the User is the borrower (hereinafter also referred to as the Borrower), and the other Party-the lender (hereinafter also referred to as the Lender).
2. The Operator is not a party to any agreements referred to in point 1 hereinabove. The Operator only provides the functionality as a part of the Service. The Operator does not in any way guarantee the performance of any provisions of the agreements mentioned in the point 1 hereinabove by any of the parties thereto. The Operator shall not be liable for any acts or omissions of the User and/or the Lender resulting from the agreements concluded by them.
3. The abovementioned functionality is available only to those Users who have an active, unblocked, and verified account in the Service.
4. The Operator provides the services described in this section at the explicit request of the User, which may be expressed, in particular, in any kind of agreement with the Lender, to which the User hereby consents. The User

further agrees to the processing of the data and information contained in agreements concluded by the Operator with other entities. At the same time, the User may authorize the Lender to send to the Operator the contents of any agreements concluded between the User and the Lender alongside the request for the provision of the Operator's service referred to in point 1 hereinabove.

5. The service defined in point 1 hereinabove, provided at the explicit request of the User, involves, in particular, the following:
 - a. temporarily blocking the cryptocurrencies (receivables) that are at the disposal of the User on his account (wallet) by the Operator for a period not exceeding 7 days from the date of receipt of the request referred to in point 4 hereinabove by means of transferring them to another account (wallet) assigned to the User from which it will not be possible to transfer the cryptocurrency to another account or wallet, withdraw these funds or dispose of them in any other way subject to the withdrawal of consent by the User until the moment the Operator receives a notification about the conclusion of an agreement for the security assignment of receivables from a cryptocurrency account (wallet) in the Service or a notification about the conclusion of another agreement,
 - b. securing the claims for the withdrawal of cryptocurrencies from another account (wallet) of the User referred to in point (a) hereinabove, for a period exceeding 7 days, including in particular the claims resulting from a loan agreement, a security assignment of receivables agreement or another type of agreement by preventing the User and other entities from transferring the cryptocurrency from the account (wallet) to another account or wallet, as well as excluding the possibility of withdrawing or otherwise disposing of these funds, subject to the provisions set forth hereinbelow.
6. The Operator undertakes, at the request of the User and with his consent, to provide the service described in points 1 and 5 hereinabove in accordance with the agreement for the security assignment of receivables from the cryptocurrency account (wallet) in the Service, other agreements to secure cryptocurrencies, and loan agreements concluded by the User, in particular to enable the transfer of cryptocurrency from the account (wallet) referred to in point 5 letter (b) hereinabove at the request of the User or another authorized entity (including the Lender) based on the contents of the Lender's statement. The Operator reserves the right to charge an appropriate fee for this service, provided that, if such a fee is introduced, it will be visible to the User in the Service.
7. The Operator is not obliged to verify the accuracy of any statements or representations made by the entities referred to in this paragraph, the User thus declares that all his data and statements that will be included in the contents of the agreements referred to in point 1 hereinabove are true and thus bears full personal liability for any consequences of providing false or inaccurate data.

§7

1. Both the Operator and the User have the right to withdraw from the agreement represented by these Terms of Use with a 7 day notice, however, the termination of the agreement by the User must be preceded by a verification of the personal details provided by the User in a way indicated by the Operator. During the notice period the User is obligated to close all entries and transfers of all tokens and cryptocurrencies in their wallet.
2. The Operator may terminate the agreement represented by these Terms of Use with immediate effect in the event of breaching the provisions of the Terms of Use, in particular when it becomes impossible to verify the identity by the User in accordance with the provisions included in the Terms of Use, when declarations mentioned in §1 point 2 are untrue or when there is suspicion of money laundering. The Operator has the right to also block all User funds until the circumstances of breaching the Terms of Use are clarified, and in case of a breach of law the, right to block the resources and transfer them according to the appropriate provisions of the law.
3. The Operator reserves the right to immediately block the functionality of the User account in part or fully (including the possibility to make withdrawals, use the services provided by the Operator on the basis of these Terms of Use or other regulations) in case of breaching these Terms of Use or the provisions of the law. In such cases the Operator is not accountable for the inability to buy or sell cryptocurrencies, including for drops or increases in the value of the blocked cryptocurrencies in the account.
4. Changes in the content of these Terms of Use require the User to re-accept the new version. The Operator will inform the User about these changes 7 days prior to the date the new provisions enter into force. In case of a failure to accept the new Terms of Use before the new provisions enter into force the Operator may block the User from using or terminating the agreement represented by the provisions of the Terms of Use, or canceling all orders made by the User and getting back cryptocurrencies and tokens accumulated in the User's account, unless the User has no right to demand these to be returned in situations indicated in these Terms of Use.

5. The Operator reserves the right to amend the Terms and Conditions at any time for reasons related to changes in the nature of the services or the technical conditions for the provision of the services, as well as in the event of:
- a. changes in legislation directly affecting the content of the Terms of Use,
 - b. the imposition of certain obligations by State Authorities,
 - c. to improve the operation of the Website and user experience,
 - d. improve the protection of users' privacy,
 - e. prevention of abuse,
 - f. when required for safety reasons,
 - g. changes to the services provided, including the introduction of new services,
 - h. editorial changes,
 - i. change of Operator subject to the wording of § 9.4 of the Terms of Use.

§8

1. The User may contact the Operator electronically at the following e-mail address: support@kanga.global
2. The User has the right to file a complaint if they believe the services provided by the Operator are not in keeping with the Terms of Use.
3. The Operator only accepts complaints made via e-mail to the following e-mail address: support@kanga.global
4. The complaint should be sent from an e-mail address provided by the User in the Service and should include: the subject of the complaint and the circumstances justifying making the complaint, as well as a proposal of how the complaint might be settled.
5. Complaints will be dealt with in the order received, but no longer than within 14 (fourteen) days from receiving them. In case the complaint does not include all the information necessary for processing the complaint, the Operator will ask the User to complete the required information and the 14 (fourteen) day period will then be calculated from the moment of receiving a complete complaint.
6. The person making the complaint will be informed via e-mail about how the complaint will be settled.

§9

1. The law applicable to the agreement between the User and the Operator, concluded under these Terms and Conditions, is the law of the Republic of Costa Rica, subject to mandatory provisions.
2. Any disputes related to the services provided by the Operator will be resolved by the competent common courts.
3. In the event that any of the provisions of these Terms of Use becomes invalid or ineffective, the remaining provisions shall continue to be binding upon the Parties.
4. The operator is entitled to transfer its rights and obligations to another party, to which the users agree. The transfer of the rights and obligations of the operator must not affect the rights of the users, so that regardless of the transfer of rights and obligations, the user retains all their claims on the previous operator. The aim of the transfer of the rights and obligations of the operator is to maintain operational continuity and not to exclude the liability of any entity. Any behavior in this respect must not result in the User being prevented from exercising his/her rights against any of the operators of the Website.