

Tradezome Legal Documentation

Privacy Policy

At Swiftpay.io, we understand the importance of protecting your privacy and personal information. This privacy policy outlines the information we collect, how we use it, and how we keep it secure.

Information We Collect

We collect different types of information when you use our platform. The types of information we collect include:

- 1. Personal information:** We collect personal information such as your name, email address, and phone number when you register for an account on our platform. This information is used to create and manage your account, and to communicate with you about transactions and other important information.
- 2. Transaction information:** We collect information about the transactions you make on our platform, including the amounts and parties involved. This information is necessary to facilitate the escrow process and to resolve disputes.
- 3. Usage information:** We collect information about how you use our platform, including your IP address, browser type, and operating system. This information is used to improve the user experience and to detect and prevent fraud. **How We Use Your Information** We use your information for several purposes, including:

- ◆ To provide our services: We use your personal and transaction information to facilitate trades and to provide our escrow services.

To communicate with you: We use your personal information to communicate with you about transactions and other important information.

- ◆ To improve our platform: We use usage information to analyze how our platform is being used and to make improvements.

To comply with legal obligations: We may be required to disclose your information to comply with legal or regulatory requirements.

Security

We take the security of your information very seriously. We use industry-standard security measures to protect your personal and transaction information, including encryption and secure storage.

Disclosure of Your Information:

We may disclose your information to third parties in the following circumstances:

- To provide our services: We may disclose your information to other users to facilitate trades and to provide our escrow services.
- To comply with legal obligations: We may be required to disclose your information to comply with legal or regulatory requirements.
- With your consent: We may disclose your information to third parties with your consent.

Terms and Conditions:

These Terms and Conditions ("Agreement") constitute a legally binding agreement between you ("User" or "You") and [Escrow Platform Name] ("Platform," "We," or "Us") governing your use of the escrow services provided by the Platform. By accessing or using the Platform, you acknowledge that you have read, understood, and agree to be bound by the terms and conditions of this Agreement. If you do not agree to these terms, you must refrain from using the Platform.

1. Escrow Fee

1.1 The Platform charges an escrow fee for each order placed through the platform. The escrow fee is a fixed percentage of 10% based on the confirmed assets involved in the transaction. This fee covers the costs associated with the secure handling and protection of funds during the escrow process.

2. KYC Verification

2.1 Users are required to complete the KYC (Know Your Customer) verification process to use the Platform's services fully. However, in exceptional cases where users are unable to complete the full KYC process, they have the option to bypass it by paying a minor fee determined by the Platform. By opting for this alternative fee, users can proceed with transactions on the Platform without completing the full KYC process.

2.2 Users who choose to bypass the KYC verification process should be aware that certain limitations may apply to their account until the verification is completed. These limitations may include, but are not limited to, restrictions on transactional volume, withdrawal limits, and account suspension.

3. Trade Order Amount

3.1 To maintain fairness and ensure the non-negotiable 10% escrow fee, the trade order amount cannot be deducted below a threshold set by the Platform. The specific threshold will be communicated to users through the Platform's interface or other means of notification.

3.2 Any attempt by users to manipulate or circumvent the trade order amount threshold will be considered a violation of these terms. The Platform reserves the right to take appropriate actions, including but not limited to suspending or terminating the user's account, in response to such violations.

4. Transactional Limits

4.1 Users who have not completed the KYC verification process will have transactional limits imposed on their accounts. The specific limits will vary based on the token being traded at the time and will be communicated to users through the Platform.

4.2 Once the transactional limit is reached, users are required to complete the KYC verification process to continue using the Platform without any limitations. Failure to complete the KYC verification may result in the user being unable to place new trades or access certain features of the Platform.

5. Additional Clauses

5.1 The Platform reserves the right to modify or amend these Terms and Conditions at any time. Any changes to the Agreement will be effective immediately upon posting the revised version on the Platform. It is the user's responsibility to review the Terms and Conditions periodically for any updates or changes.

5.2 Users are responsible for maintaining the confidentiality and security of their account credentials, including passwords and any other authentication methods. The Platform shall not be liable for any unauthorized access to or use of user accounts.

5.3 Users agree to use the Platform solely for lawful purposes and in compliance with all applicable laws, regulations, and this Agreement. Users shall not engage in any fraudulent, illegal, or prohibited activities on the Platform.

5.4 The Platform does not provide any investment, financial, or legal advice. Users are solely responsible for their own investment decisions and should seek independent professional advice when necessary.

5.6 This Agreement shall be governed by and construed in accordance with the laws of [Jurisdiction]. Any disputes arising out of or in connection with this Agreement shall be subject to the exclusive jurisdiction of the courts of [Jurisdiction].

By using the Platform, you acknowledge that you have read, understood, and agreed to the Terms and Conditions outlined in this Agreement.

File Copy



**CERTIFICATE OF INCORPORATION
OF A
PRIVATE LIMITED COMPANY**

Company Number **9865631**

The Registrar of Companies for England and Wales, hereby certifies that

P2P SERVICES LIMITED

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by shares, and the situation of its registered office is in England and Wales

Given at Companies House, Cardiff, on **10th November 2015**



N09865631P

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006



Companies House



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES



Application to register a company

Received for filing in Electronic Format on the: 09/11/2015



X4JSHCH5

*Company Name
in full:* **P2P SERVICES LIMITED**

Company Type: **Private limited by shares**

*Situation of Registered
Office:* **England and Wales**

*Proposed Register
Office Address:* **6 RUSHWORTH ROAD
REIGATE
SURREY
ENGLAND
RH2 0QE**

I wish to entirely adopt the following model articles: **Private (Ltd by Shares)**

Company Director 1

Type: **Person**
Full forename(s): **MR NICHOLAS**

Surname: **HARRIES**

Former names:

Service Address recorded as Company's registered office

Country/State Usually Resident: **UNITED KINGDOM**

Date of Birth: ****/05/1960** Nationality: **BRITISH**

Occupation: **CONSULTANT**

The subscribers confirm that the person named has consented to act as a director.

Company Director 2

Type: **Person**
Full forename(s): **MRS ANNA**

Surname: **HARRIES**

Former names:

Service Address recorded as Company's registered office

Country/State Usually Resident: **UNITED KINGDOM**

Date of Birth: ****/08/1963** Nationality: **BRITISH**

Occupation: **OFFICE MANAGER**

The subscribers confirm that the person named has consented to act as a director.

Statement of Capital (Share Capital)

Class of shares	A ORDINARY	<i>Number allotted</i>	2
		<i>Aggregate nominal value</i>	2
<i>Currency</i>	GBP	<i>Amount paid per share</i>	1
		<i>Amount unpaid per share</i>	1

Prescribed particulars

EACH SHARE HAS FULL RIGHTS IN THE COMPANY WITH RESPECT TO VOTING, DIVIDENDS AND DISTRIBUTIONS.

Statement of Capital (Totals)

<i>Currency</i>	GBP	<i>Total number of shares</i>	2
		<i>Total aggregate nominal value</i>	2

Initial Shareholdings

Name: NICHOLAS HARRIES

Address: 6 RUSHWORTH ROAD
REIGATE
SURREY
UNITED KINGDOM
RH2 0QE

Class of share: A ORDINARY

Number of shares: 1

Currency: GBP

*Nominal value of
each share:* 1

Amount unpaid: 1

Amount paid: 1

Name: ANNA HARRIES

Address: 6 RUSHWORTH ROAD
REIGATE
SURREY
UNITED KINGDOM
RH2 0QE

Class of share: A ORDINARY

Number of shares: 1

Currency: GBP

*Nominal value of
each share:* 1

Amount unpaid: 1

Amount paid: 1

Statement of Compliance

I confirm the requirements of the Companies Act 2006 as to registration have been complied with.

Name: NICHOLAS HARRIES

Authenticated: YES

Name: ANNA HARRIES

Authenticated: YES

Authorisation

Authoriser Designation: subscriber

Authenticated: Yes

COMPANY HAVING A SHARE CAPITAL

Memorandum of association of P2P SERVICES LIMITED

Each subscriber to this memorandum of association wishes to form a company under the Companies Act 2006 and agrees to become a member of the company and to take at least one share.

Name of each subscriber	Authentication
Nicholas Harries	Authenticated Electronically
Anna Harries	Authenticated Electronically

Dated: 09/11/2015