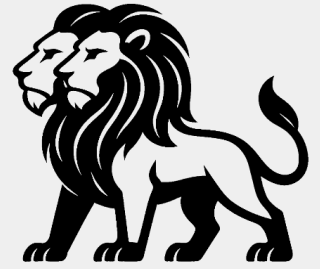


BALDIVICIO & CO.



Terms of Service

Effective Date: April 13, 2026

These Terms of Service ("Terms") form a legally binding agreement between you and Baldivicio and govern your access to and use of Baldivicio's website, mobile application, custodial wallet functionality, customer support channels, and related services.

Please read these Terms carefully. They describe your rights and responsibilities, the nature of the service, the limits of Baldivicio's obligations, the risks associated with digital asset activity, and the circumstances in which Baldivicio may restrict, suspend, freeze, or close an account.

These Terms should be read together with Baldivicio's Privacy Policy, Acceptable Use Policy, Deposit Insurance Disclosure, Reserve and Transparency Attestation, Customer Identification Program Notice, E-Sign Consent and Electronic Communications Agreement, Fee Schedule and Schedule of Charges, Irreversible Transactions Disclosure, System Outage and Degradation Policy, Account Suspension, Freezing, and Closure Policy, and any other notices, disclosures, schedules, or supplemental terms made available by Baldivicio.

By creating an account, clicking to accept these Terms, using Baldivicio, accessing any portion of the service, or continuing to use the service after updated Terms become effective, you acknowledge that you have read, understood, and agreed to be bound by these Terms.

If you do not agree to these Terms, you must not access or use Baldivicio.

1. Nature of the Service

Baldivicio is a digital financial services platform made available primarily through its mobile application.

Baldivicio currently supports USDC-only activity on Ethereum Mainnet through a custodial model. Baldivicio holds and manages the private keys associated with supported wallet functionality on behalf of users. Users do not receive, possess, or export private keys.

Baldivicio is not a traditional chartered bank or depository institution. Unless Baldivicio expressly states otherwise in a separate written agreement, Baldivicio does not provide insured deposit accounts, brokerage accounts, or self-custodied wallets.

Certain fiat-to-digital-asset and digital-asset-to-fiat services connected to the Baldivicio experience may be provided in whole or in part by third-party providers, including Banxa. Such services may be subject to separate terms, privacy practices, eligibility rules, approval processes, and operational constraints.

2. Definitions

For purposes of these Terms:

Account means your Baldivicio account and any associated profile, access credentials, records, service permissions, and custodial wallet functionality made available through the service.

App means the Baldivicio mobile application and related software interfaces through which the service is made available.

Banxa means Banxa or any successor or affiliated third-party provider involved in connected on-ramp, off-ramp, conversion, settlement, verification, or payout services.

Custodial wallet means a wallet environment provided through Baldivicio in which Baldivicio holds and manages private keys on behalf of users.

Baldivicio, we, us, and our mean the entity or entities operating the Baldivicio service and any affiliated persons or service providers acting on their behalf within the scope of the service.

Ethereum Mainnet means the blockchain network on which supported USDC activity occurs through Baldivicio.

Service means the Baldivicio website, mobile application, custodial wallet functionality, support channels, records, content, and related services made available by Baldivicio.

Supported asset means USDC on Ethereum Mainnet, and only to the extent Baldivicio designates that asset and network as supported.

USDC means the U.S. dollar-pegged stablecoin supported by Baldivicio through the service.

User, you, and your mean the person or entity that accesses or uses the service.

3. Eligibility and Account Access

You may use Baldivicio only if you are legally permitted to do so and satisfy any eligibility requirements that Baldivicio may apply.

By using Baldivicio, you represent and warrant that:

- you have the legal capacity to enter into these Terms;
- you are not prohibited from using the service under applicable law or by Baldivicio's policies;
- the information you provide to Baldivicio is truthful, accurate, current, and complete;
- you will keep your information updated as necessary; and
- your use of the service will comply with these Terms, the Acceptable Use Policy, and applicable law.

Baldivicio may refuse, condition, limit, delay, or revoke access to the service based on eligibility, jurisdiction, sanctions, fraud risk, account integrity concerns, security concerns, legal requirements, or other lawful reasons.

4. Account Registration and Verification

To use some or all features of Baldivicio, you may be required to create an account and complete onboarding, identity verification, compliance review, fraud checks, security review, or other account-opening requirements.

You agree to provide any information and documentation Baldivicio reasonably requests for onboarding, compliance, risk review, account security, or service administration. You acknowledge that account approval is not guaranteed and that Baldivicio may request additional information at any time before or after activation.

Baldivicio may use automated systems, manual review, third-party service providers, public records, blockchain analysis, sanctions screening, politically exposed person screening, fraud signals, and other lawful tools to review your eligibility and ongoing account status.

Failure to complete required verification, or the presence of risk factors identified by Baldivicio, may result in delayed access, limited functionality, refusal to open an account, suspension, freezing, or closure.

5. Your Account Responsibilities

You are responsible for maintaining the security and integrity of your account and for all activity conducted through it, except to the extent otherwise required by law.

You agree to:

- maintain the confidentiality of your credentials and access methods;
- use only authorized devices, channels, and support pathways;
- review transaction details carefully before submitting them;
- promptly notify Baldivicio if you suspect unauthorized access, compromise, fraud, phishing, or other suspicious activity;
- cooperate with reasonable review, recovery, fraud, security, and compliance requests; and
- use the service only for lawful purposes supported by Baldivicio.

You must not share account access, impersonate another person, create accounts using false information, or attempt to bypass controls or restrictions.

6. Electronic Communications and Consent

Because Baldivicio operates as a digital service, many agreements, disclosures, notices, confirmations, service messages, and other communications are delivered electronically.

By using Baldivicio, you consent to receive covered communications electronically to the extent permitted by applicable law and as more fully described in Baldivicio's E-Sign Consent and Electronic Communications Agreement.

You are responsible for maintaining a valid email address, compatible device, and any other technical capability reasonably necessary to access communications. Baldivicio is not responsible for missed communications resulting from outdated contact details, inactive devices, email failures outside Baldivicio's control, or your inability to access electronic records.

7. Description of Supported Services

Subject to your account status, legal eligibility, and Baldivicio's operational controls, Baldivicio may make available one or more of the following functions:

- custodial holding of supported USDC balances;
- supported inbound and outbound USDC transfers on Ethereum Mainnet;
- transaction history and account records;
- account lifecycle and account support tools;
- customer support and dispute-related assistance;
- connected third-party service experiences involving funding, payout, conversion, or settlement where available; and
- other supported features that Baldivicio may make available from time to time.

Baldivicio may change, limit, suspend, or discontinue any aspect of the service at any time, with or without advance notice where permitted by law.

8. Custodial Model and Private Key Control

Baldivicio operates on a custodial basis. This means Baldivicio, not you, controls the private keys associated with supported wallet functionality made available through the service.

You acknowledge and agree that:

- you do not receive, own, export, or control the private keys used by Baldivicio for supported custodial functionality;
- access to balances and supported transactions depends on Baldivicio's systems, controls, and service continuity;
- Baldivicio may impose operational, compliance, security, and legal controls on the use of custodial functionality; and
- the custodial model may simplify some aspects of use while also introducing custodial, platform, operational, and counterparty risk.

Nothing in these Terms should be interpreted to mean that Baldivicio provides a self-custody tool or that you have direct unilateral signing authority over supported wallet infrastructure.

9. Supported Asset and Network Limits

Baldivicio currently supports USDC on Ethereum Mainnet only.

You are solely responsible for ensuring that your use of the service is compatible with the supported asset and network. Baldivicio may reject, ignore, be unable to process, or be unable to recover value associated with unsupported assets, unsupported networks, incompatible routing, incorrect destination details, unsupported transfer methods, or other incompatible activity.

Baldivicio is not obligated to support, recognize, credit, or recover assets sent using unsupported methods, even if such value is visible on a public blockchain or otherwise associated with an address linked to Baldivicio systems.

10. Funding, Payouts, and Third-Party Services

Some features connected to the Baldivicio experience may involve third-party providers such as Banxa.

Where a third-party provider is involved, you acknowledge and agree that:

- processing times, approvals, denials, settlement outcomes, payout timing, exchange execution, verification results, and related service outcomes may depend in whole or in part on third-party systems and requirements;
- the third-party provider may require you to agree to additional terms or privacy notices;
- the third-party provider may independently collect, verify, or process your information;
- Baldivicio does not control all aspects of the third-party provider's service or decisions; and
- Baldivicio is not responsible for delays, denials, interruptions, failures, or losses caused by third-party actions or systems outside Baldivicio's reasonable control, except to the extent otherwise required by law.

Connected third-party services may be changed, limited, or discontinued at any time.

11. Transaction Instructions and Authorization

When you submit a transaction or other account instruction through Baldivicio, you authorize Baldivicio to act on that instruction subject to applicable review, operational, compliance, security, and technical controls.

You are responsible for verifying the accuracy of all transaction details before submission, including destination address, asset type, network, amount, and any other relevant information.

Baldivicio may rely on the instructions and confirmations it receives through your account, device, approved session, or other validated channel. Unless otherwise required by law, Baldivicio is not responsible for losses resulting from instructions that appear to be authorized through your account, including where they were submitted due to user error, deception, phishing, compromised credentials, or misuse of a device.

12. Irreversible Transactions

Transactions involving blockchain-based assets may become irreversible once executed, processed, or confirmed.

You acknowledge and agree that:

- Baldivicio may be unable to cancel, reverse, or recover completed transfers;
- review, delay, or pending status before execution does not guarantee that a submitted instruction can ultimately be stopped;
- mistakes, incompatible destinations, incorrect routing, scams, fraud, and user error may result in permanent loss; and
- completed USDC transfers on Ethereum Mainnet may not carry the same reversal or chargeback protections that may exist in traditional payment systems.

Your rights and Baldivicio's position with respect to irreversible transactions are further described in the Irreversible Transactions Disclosure, which forms part of these Terms.

13. Fees and Charges

Your use of Baldivicio may be subject to fees, charges, deductions, or other costs as described in the Fee Schedule and Schedule of Charges or otherwise disclosed through the service.

By using the service, you authorize Baldivicio to assess and collect applicable fees in accordance with the Fee Schedule and Schedule of Charges, including by deducting fees from available USDC balances where permitted.

You acknowledge that:

- fees may change over time as described in the Fee Schedule and Schedule of Charges;
- third-party fees, exchange-related costs, blockchain network costs, external processing deductions, or other provider charges may apply outside Baldivicio's own fee schedule; and
- insufficient balance may result in delay, refusal, or incomplete processing of a requested service.

14. Account Statements, Records, and Proofs

Baldivicio may make account records, transaction history, statements, or related records available through the app or other electronic means. You are responsible for reviewing those records and retaining copies you consider important.

Baldivicio may also provide customized statements, proof-of-account letters, or related documentation where such services are offered and where any applicable fee is paid.

Records made available through the service are subject to operational constraints, timing differences, reconciliation processes, blockchain confirmation timing, account status, and legal or compliance restrictions.

15. Compliance, Fraud Prevention, and Risk Controls

Baldivicio may apply controls, monitoring, screening, and review measures at any time to protect users, protect the platform, comply with law, and manage operational, legal, and financial crime risk.

These controls may include:

- identity verification and re-verification;
- fraud review and suspicious activity review;
- sanctions screening and related legal checks;
- device, access, and session analysis;
- destination screening or destination restrictions;
- manual review or enhanced review;
- transaction delays, holds, or refusals;
- cooling-off periods or heightened security measures; and
- account restrictions, suspension, freezing, or closure.

You agree to cooperate with reasonable requests arising from such controls. Baldivicio may take action without prior notice where permitted by law and reasonably necessary to protect users, preserve evidence, prevent misuse, respond to security threats, or comply with legal obligations.

16. Acceptable Use and Prohibited Conduct

Your use of Baldivicio is subject to the Acceptable Use Policy, which is incorporated into these Terms by reference.

Without limiting the Acceptable Use Policy, you may not use Baldivicio to engage in or facilitate illegal conduct, sanctions evasion, money laundering, terrorist financing, fraud, phishing, scams, cybercrime, unlawful concealment of funds, abuse of platform features, or any other conduct prohibited by Baldivicio or by applicable law.

You also may not attempt to interfere with the service, reverse engineer protected portions of the app except where non-waivable law expressly allows it, misuse support channels, probe or exploit security weaknesses, or otherwise act in a way that threatens users, Baldivicio, or the broader financial system.

17. Service Availability, Outages, and Maintenance

Baldivicio does not guarantee uninterrupted or error-free service.

The service may be affected by scheduled maintenance, emergency maintenance, software defects, security incidents, blockchain congestion, internet outages, third-party provider failures, compliance interventions, legal restrictions, or other operational events.

During outages or degraded service, Baldivicio may delay or restrict transactions, temporarily disable features, require additional review, or otherwise take steps it considers appropriate to protect users and preserve system integrity.

Your use of Baldivicio is subject to the System Outage and Degradation Policy, which forms part of these Terms.

18. Reserves, Balance Representation, and Transparency

Balances displayed in Balddivicio are represented in connection with Balddivicio's custodial model and service controls. Depending on service design and the manner in which balance state is determined, displayed balances may be subject to blockchain confirmation timing, account status restrictions, fraud or compliance review, operational controls, or third-party dependencies.

Nothing in these Terms should be interpreted as a promise of government insurance, guaranteed uninterrupted liquidity, public proof-of-reserves publication, or immediate availability of all displayed balances in all circumstances.

Your use of Balddivicio is subject to the Reserve and Transparency Attestation and Deposit Insurance Disclosure.

19. No Deposit Insurance; No Bank Account Status

Balddivicio accounts are not traditional insured deposit accounts unless Balddivicio expressly states otherwise in a separate written agreement.

Funds, balances, stablecoins, and other digital asset-related value associated with Balddivicio are not protected by the FDIC, SIPC, or similar government-backed deposit insurance scheme unless expressly stated otherwise by Balddivicio in writing.

You acknowledge that using Balddivicio involves custodial, operational, legal, regulatory, digital asset, blockchain, technology, and third-party risk, and that you may lose part or all of the value associated with your account in certain circumstances.

20. Account Restrictions, Suspension, Freezing, and Closure

Balddivicio may restrict, suspend, freeze, review, or close your account where it reasonably determines such action is appropriate or necessary.

This may occur in circumstances including suspected fraud, unauthorized access, sanctions concerns, suspicious activity, incomplete verification, legal process, security risk, misuse of the service, operational concerns, unresolved review issues, withdrawal of necessary consents, or user-requested closure.

Where permitted and appropriate, Balddivicio may provide notice of such action. In some cases, Balddivicio may act without prior notice.

If you request account closure, closure may be delayed or conditioned on pending transactions, compliance review, legal obligations, operational checks, and any requirement that remaining supported balances be drained through supported transfer or third-party off-ramp methods where available.

An account closure fee may apply where described in the Fee Schedule and Schedule of Charges.

Your use of Balddivicio is subject to the Account Suspension, Freezing, and Closure Policy.

21. User-Generated Content, Submissions, and Communications

If you submit communications, documents, explanations, feedback, support messages, dispute materials, or other content to Balddivicio, you represent that you have the right to provide such material and that it does not violate law or the rights of others.

You grant Baldivicio a non-exclusive, worldwide, royalty-free right to use, reproduce, store, review, analyze, and otherwise process such submissions as reasonably necessary to provide the service, comply with law, investigate issues, defend claims, improve support, and enforce these Terms.

Baldivicio is not obligated to treat support submissions or feedback as confidential except as required by law, contract, or the Privacy Policy.

22. Intellectual Property and License to Use the Service

The service, including the app, software, designs, interfaces, text, graphics, trademarks, logos, documentation, workflows, and other content made available by Baldivicio, is owned by Baldivicio or its licensors and is protected by applicable intellectual property and other laws.

Subject to these Terms, Baldivicio grants you a limited, revocable, non-exclusive, non-transferable, non-sublicensable license to access and use the service for its intended purpose.

You may not copy, modify, distribute, sell, lease, exploit, reverse engineer, decompile, create derivative works from, or otherwise use the service or its content except as expressly allowed by these Terms or by non-waivable law.

All rights not expressly granted are reserved.

23. Privacy

Baldivicio's collection, use, storage, sharing, and other processing of personal information are governed by the Privacy Policy.

By using Baldivicio, you acknowledge that personal information may be processed as described in the Privacy Policy, including for service administration, compliance, fraud prevention, legal obligations, security, blockchain-connected activity, and connected third-party services.

24. Public Blockchain Risks and Disclosures

Because Baldivicio supports USDC activity on Ethereum Mainnet, transaction-related information may exist on public blockchain infrastructure outside Baldivicio's direct control.

You acknowledge that:

- blockchain transactions and related metadata may be visible to third parties;
- blockchain data may remain visible indefinitely;
- public-ledger data may be analyzed or linked by third parties;
- public blockchain infrastructure may behave unpredictably or become congested; and
- Baldivicio cannot remove transaction records from public blockchains once such records exist there.

25. Third-Party Content, Links, and Services

The service may reference, connect to, or make available third-party content, tools, providers, services, or websites. Such references do not necessarily constitute endorsement by Baldivicio.

Baldivicio is not responsible for the availability, content, accuracy, privacy practices, terms, security, or performance of third-party services, except to the extent otherwise required by law.

Your interactions with third-party services may be governed by separate agreements between you and the third party.

26. Tax Responsibility

You are solely responsible for determining what taxes, duties, reporting obligations, or other fiscal consequences may apply to your use of Baldivicio, your holding of supported balances, and your transactions or connected third-party activities.

Baldivicio does not provide tax advice. Any records made available through the service are provided for informational purposes and may not be sufficient for tax reporting in every jurisdiction or circumstance.

27. No Financial, Legal, Investment, or Tax Advice

Baldivicio does not provide legal, tax, accounting, investment, brokerage, fiduciary, or financial advice by making the service available or by providing support.

Nothing in the service, in Baldivicio communications, or in any records or materials made available through Baldivicio should be interpreted as a recommendation to engage in a particular transaction, maintain a balance, convert value, or rely on a particular legal, financial, or tax outcome.

You are responsible for obtaining independent professional advice where appropriate.

28. Disclaimers

To the fullest extent permitted by law, the service is provided on an "as is" and "as available" basis.

Baldivicio disclaims all warranties, representations, and conditions, whether express, implied, statutory, or otherwise, including implied warranties of merchantability, fitness for a particular purpose, title, non-infringement, availability, uninterrupted access, or error-free operation.

Without limiting the foregoing, Baldivicio does not warrant that:

- the service will always be available, uninterrupted, timely, secure, or error-free;
- any transaction will be completed, reversed, recoverable, or settled within a particular time;
- any third-party provider will approve, process, or settle any request;
- public blockchain infrastructure will function without congestion, delay, or abnormal conditions;
- any value associated with USDC will remain stable or redeemable at all times;
- any fraud, scam, or unauthorized activity can be prevented or fully detected; or
- any account or transaction outcome will be free from legal, regulatory, operational, or third-party risk.

Some jurisdictions do not allow certain disclaimers, so portions of this section may not apply to you to the extent prohibited by law.

29. Limitation of Liability

To the fullest extent permitted by law, Baldivicio and its affiliates, officers, directors, employees, agents, licensors, vendors, and service providers will not be liable for any indirect, incidental, consequential, special, exemplary, punitive, or similar damages, or for any loss of profits, revenue, business opportunity, data, goodwill, expected savings, or other intangible losses arising out of or relating to the service, even if advised of the possibility of such damages.

To the fullest extent permitted by law, Baldivicio's aggregate liability arising out of or relating to these Terms or the service will not exceed the greater of:

- the total amount of fees paid by you directly to Baldivicio during the three months preceding the event giving rise to the claim; or
- one hundred U.S. dollars (USD \$100).

This limitation applies regardless of the form of action and regardless of whether the alleged liability arises from breach of contract, tort, negligence, strict liability, statute, or any other theory.

Nothing in these Terms limits liability to the extent such limitation is prohibited by applicable law.

30. Indemnification

To the fullest extent permitted by law, you agree to defend, indemnify, and hold harmless Baldivicio and its affiliates, officers, directors, employees, agents, licensors, vendors, and service providers from and against any claims, actions, losses, liabilities, damages, judgments, penalties, fines, costs, and expenses, including reasonable legal fees, arising out of or relating to:

- your use of the service;
- your violation of these Terms or any incorporated policy;
- your violation of applicable law or the rights of another person;
- your fraud, negligence, misconduct, or misuse of the service; or
- any information, documents, instructions, or materials you submit to Baldivicio.

This indemnity does not apply to the extent a claim results from Baldivicio's own conduct where indemnification would be prohibited by law.

31. Force Majeure

Baldivicio will not be responsible for delays, failures, interruptions, or inability to perform arising from causes beyond its reasonable control, including natural disasters, war, civil unrest, labor disputes, government actions, sanctions, cyber incidents, infrastructure failures, internet outages, telecommunications failures, blockchain disruptions, stablecoin disruptions, third-party provider failures, or other extraordinary events.

32. Regional Terms and Mandatory Law

Some features, legal rights, limitations, disclosures, and obligations may vary depending on your jurisdiction, the entity providing the service to you, the specific feature you use, or the legal requirements applicable to your account.

Baldivicio may publish jurisdiction-specific supplements, product supplements, feature terms, disclosures, or notices. If a supplement applies to you or to a particular service, it forms part of these Terms. If there is a conflict between these Terms and a mandatory legal requirement or a specifically applicable supplement, the mandatory law or specific supplement will control to the extent of the conflict.

33. Dispute Resolution; Governing Law; Venue

Any dispute, claim, or controversy arising out of or relating to these Terms or the service will be governed by the law identified in any applicable account-opening materials, jurisdiction-specific supplement, or other controlling service documentation made available to you by Baldivicio, without regard to conflict-of-law principles to the extent permitted by law.

Any dispute must be brought in the forum or forums specified in such applicable account-opening materials, jurisdiction-specific supplement, or controlling service documentation, unless mandatory law requires otherwise.

Nothing in these Terms prevents Baldivicio from seeking interim, equitable, injunctive, or protective relief where necessary to protect the service, preserve evidence, prevent fraud, respond to security incidents, or enforce legal rights.

Nothing in this section limits any non-waivable rights you may have under applicable law.

34. Term and Termination

These Terms begin when you first access or use Baldivicio and continue until terminated.

You may stop using the service at any time, but these Terms will continue to apply to prior use and to any provisions that by their nature should survive termination.

Baldivicio may terminate, suspend, or limit your access to the service at any time, with or without notice where permitted by law, including where Baldivicio discontinues the service, determines that continued access presents legal, regulatory, security, fraud, operational, or reputational risk, or otherwise determines that termination is appropriate.

35. Survival

The following provisions, together with any others that by their nature should survive, will survive suspension, closure, termination, or expiration of these Terms: ownership provisions, payment obligations, transaction finality provisions, disclaimers, limitations of liability, indemnification, dispute resolution provisions, privacy-related acknowledgments, compliance and legal-cooperation provisions, record-retention provisions, and any rights or obligations that arose before termination.

36. Entire Agreement

These Terms, together with the policies, disclosures, schedules, supplements, and notices expressly incorporated by reference, constitute the entire agreement between you and Baldivicio with respect to the subject matter they address and supersede prior or contemporaneous understandings to the extent permitted by law.

37. Severability

If any provision of these Terms is held to be invalid, unenforceable, or unlawful, that provision will be enforced to the maximum extent permitted and the remaining provisions will remain in full force and effect unless applicable law requires otherwise.

38. Waiver

No failure or delay by Baldivicio in exercising any right or remedy under these Terms will operate as a waiver of that right or remedy.

39. Assignment

You may not assign, transfer, delegate, or otherwise dispose of any rights or obligations under these Terms without Baldivicio's prior written consent.

Baldivicio may assign, transfer, delegate, or otherwise dispose of its rights or obligations under these Terms, in whole or in part, to an affiliate, successor, acquirer, or other permitted party, subject to applicable law.

40. Changes to These Terms

Baldivicio may update these Terms from time to time to reflect changes in law, service design, third-party arrangements, supported functionality, business operations, risk controls, product features, or other relevant circumstances.

If material changes are made, Baldivicio may provide notice through the app, by email, on the website, or through other appropriate channels. The updated Terms will become effective as stated in the revised Terms or as otherwise communicated.

Your continued use of the service after updated Terms become effective constitutes acceptance of the revised Terms to the extent permitted by law. If you do not agree to the revised Terms, you must stop using the service.

41. Contacting Baldivicio

If you have questions about these Terms, need support, wish to request account closure, or need to report suspected fraud, unauthorized activity, or legal concerns relating to the service, you should contact Baldivicio through the official support channel made available through the mobile application or website.

42. Final Acknowledgment

By using Baldivicio, you acknowledge and agree that:

- Baldivicio is a digital financial services platform made available primarily through its mobile application;
- Baldivicio currently supports USDC-only activity on Ethereum Mainnet through a custodial model;
- Baldivicio holds and manages private keys on behalf of users and does not permit export of private keys;
- certain connected funding, payout, conversion, or settlement functions may depend on third-party providers such as Banxa;
- transactions may be delayed, limited, reviewed, refused, or become irreversible once executed or completed;
- Baldivicio may apply compliance, fraud, security, legal, and operational controls at any time;
- Baldivicio may restrict, suspend, freeze, or close accounts where it reasonably determines such action is appropriate; and
- your use of the service is subject to these Terms and the other policies and disclosures incorporated by reference.

If you do not understand or accept these Terms, you must not use Baldivicio.