

TERMS OF USE

Safezonefinance s.r.o.

Last updated: 26.12.2025

1. Company Information

Safezonefinance s.r.o.

Registered in the Czech Republic

Registered address: Vlkova 532/8, Prague-Zizkov, 130 00 Czech Republic

Company ID (IČO): 19525761

Safezonefinance s.r.o. ("**Safezonefinance**", "**we**", "**us**", "**our**") operates as a **marketing, branding, and referral agent** in connection with third-party financial services.

2. Important Notice – Nature of Our Role

Safezonefinance s.r.o. **does not provide financial services.**

We act **exclusively as a marketing and referral agent** and **do not operate, manage, issue, or control** any financial, payment, or card-related services.

All financial services promoted or referenced under our brand are **provided exclusively by third-party service providers** acting under their own licenses and regulatory frameworks.

3. Service Providers and Platform Structure

3.1 Financial Services Provider

All prepaid card-related services (virtual and physical), including but not limited to:

- card issuance,
- payment processing,
- transaction execution,
- KYC and AML procedures,
- interaction with banks, EMIs, and card networks,

are provided **solely by:**

Global Unit Pay (GUP-CH AG)

A Swiss financial intermediary operating through licensed third-party institutions.

Safezonefinance s.r.o. is **not a party** to the financial service agreement between users and Global Unit Pay.

3.2 Technology Provider

The technical platform, backend infrastructure, APIs, and software used to access the services are provided by:

NEXT Solutions

NEXT Solutions acts **solely as a technology and software provider**.

It does **not provide financial services**, does **not issue cards**, and does **not interact with users in a regulated capacity**.

3.3 Platform Domain

The technical platform is operated on the domain:

Cards.ipayapp.io , https://t.me/ipay_cards_bot

This domain hosts the white-label software environment through which users may access services provided by Global Unit Pay.

Safezonefinance does not own, operate, or control the underlying financial or technical infrastructure.

4. Scope of Services Provided by Safezonefinance

Safezonefinance s.r.o. provides **only non-regulated services**, including:

- marketing and promotion of third-party services;
- brand presentation under a white-label model;
- user referral and introduction to service providers;
- informational and marketing materials.

Safezonefinance **does not**:

- open or manage accounts (including IBANs);
 - issue or manage prepaid cards;
 - process payments or transactions;
 - hold, safeguard, or control user funds;
 - conduct KYC or AML checks;
 - provide customer support for financial services.
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5. White-Label Model Disclosure

Services may be presented under a **white-label branding model**.

This means:

- branding and user interface elements may reference Safezonefinance;
- all regulated services are performed **entirely by Global Unit Pay**;
- Safezonefinance has **no operational or regulatory control** over such services.

Users enter into a **direct legal relationship with Global Unit Pay**, not with Safezonefinance.

6. Prepaid Cards

Prepaid cards (virtual and physical):

- are issued by licensed third-party institutions;
- are governed by the terms and conditions of Global Unit Pay and its partners;
- may be subject to jurisdictional, regulatory, and compliance limitations.

Safezonefinance s.r.o. is **not the card issuer, program manager, or payment processor**.

7. Fees and Compensation

Safezonefinance s.r.o. may receive **agent or referral commissions** from Global Unit Pay or related partners.

Users do not pay Safezonefinance for financial services.

Any fees, limits, or charges are determined solely by the financial service provider.

8. No Custody of Funds

At no time does Safezonefinance s.r.o.:

- receive user funds;
- store balances;
- access accounts or cards;
- execute transactions.

All funds are handled exclusively by licensed third-party institutions.

9. No Financial, Legal, or Tax Advice

All information provided by Safezonefinance is for **marketing and informational purposes only**.

Nothing constitutes:

- financial advice,
- investment advice,
- legal advice,
- tax advice.

Users must independently assess the suitability of any service.

10. Limitation of Liability

To the maximum extent permitted by law, Safezonefinance s.r.o. shall **not be liable** for:

- actions or omissions of Global Unit Pay or NEXT Solutions;
- card issuance, transaction processing, or account decisions;
- delays, errors, service interruptions, or losses;
- compliance, KYC, AML, or sanctions decisions;
- financial losses or indirect damages.

All claims related to financial services must be addressed **directly to Global Unit Pay**.

11. User Obligations

Users agree to:

- comply with applicable laws;
 - provide accurate information to service providers;
 - review and accept third-party terms;
 - refrain from illegal or fraudulent activity.
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12. Intellectual Property

All branding, content, and materials provided by Safezonefinance are protected by applicable intellectual property laws.

Unauthorized use is prohibited.

13. Suspension and Termination

Safezonefinance may suspend or discontinue access to marketing interfaces at any time without notice.

Such suspension does not affect the user's relationship with Global Unit Pay.

14. Governing Law

These Terms are governed by the laws of the **Czech Republic**.

Any disputes shall fall under the exclusive jurisdiction of Czech courts.

15. Contact Information

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Company ID (IČO): 19525761

Email: info@safefinance.com

GUP-CH AG is registered with the Swiss Companies Register (company number CHE-114.304.932) with a registered address at Chaltenbodenstrasse 16, 8834 Schindellegi, Switzerland.

Global Unit Pay is an authorized member firm of d'Organisme de Surveillance pour Intermédiaires Financiers & Trustees (SO-FIT) (Member No.: [1274](#)), and as such is supervised by SO-FIT in its capacity as a supervisory body officially recognized by the Swiss Financial Market Supervisory Authority (FINMA), with supervision pursuant to the Swiss Federal Anti-Money Laundering Act (AMLA). Regulatory issues regarding Global Unit Pay should be addressed to SO-FIT.