



CALFES VENTURES INT'L LTD

Simple Crypto. Full Control

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To:

Date: 04-05-2026

Ref:

CALFES WALLET

Non-Custodial Crypto Wallet for Africa

Calfes Ventures Int'l Limited,
Abuja, Nigeria.

CALFES TERMS OF SERVICE

Last Updated: 6 May 2026

These Terms of Service (“Terms”) govern your access to and use of the Calfes mobile application, website, and related services (collectively, the “Services”) provided by Calfes Ventures Int'l Limited (“Calfes”, “we”, “our”, or “us”).

By accessing or using the Services, you agree to be bound by these Terms, as well as any applicable policies, including the Risk Warning and Privacy Policy. If you do not agree, you must not use the Services.

1. Overview of Services

Calfes provides a non-custodial digital asset wallet interface that enables users to store, send, receive, and interact with supported blockchain-based assets.

Calfes:

- Does not hold or control user funds
- Does not have access to user private keys or recovery phrases
- Does not execute transactions on user's behalf or act as a counterparty to user transactions.

Transactions are initiated and authorized by users and executed on underlying blockchain networks.

2. Eligibility

You must be at least 18 years old and have the legal capacity to enter into binding agreements under applicable laws.

You are responsible for ensuring that your use of the Services complies with all laws and regulations applicable to you.

3. Non-Custodial Nature

The Services are non-custodial. You retain sole control over your private keys and digital assets.

Calfes does not store, access, or recover private keys or recovery phrases. Loss of such credentials may result in permanent loss of access to your assets.

4. User Responsibilities

You agree to:

- Maintain the security and confidentiality of your private keys and recovery phrases
- Use the Services in compliance with applicable laws
- Verify all transaction details prior to submission

You are responsible for all activities conducted through your wallet, to the extent permitted by applicable law.

5. Fees

Certain features of the Services may involve fees, which will be disclosed where applicable.

Blockchain network fees (e.g., gas fees) are determined by the relevant network and are not controlled by Calfes.

Calfes reserves the right to introduce or modify fees, subject to applicable law.

6. Token Usage (CFS)

The Services may include a digital token (“CALFES Token”) intended for use within the ecosystem.

At launch, the token primarily functions as an incentive mechanism and may be used for participation in certain platform features.

There is no guarantee that the token will have any market value or that any secondary market or liquidity will be established.

Any future introduction of trading or liquidity is subject to technical, operational, and regulatory considerations and may not occur.

7. No Financial Advice

Calfes does not provide investment, financial, or trading advice. All decisions to use the Services or interact with digital assets are made at your own discretion and risk.

8. Risks

Use of the Services involves risks, including but not limited to:

- Loss of private keys or credentials
- Market volatility
- Smart contract or protocol vulnerabilities
- Reliance on third-party services
- Regulatory changes

You acknowledge that you have reviewed the Risk Warning and understand these risks.

9. Third-Party Services

The Services may enable interaction with third-party platforms, protocols, or blockchain networks.

Calfes does not control or operate such third-party services and is not responsible for their availability, security, or performance.

Your use of third-party services is subject to their respective terms and risks.

10. Service Availability and Disclaimer of Warranties

The Services are provided on an “as is” and “as available” basis without warranties of any kind, whether express, implied, or statutory.

To the maximum extent permitted by applicable law, Calfes disclaims all warranties, including but not limited to:

- Fitness for a particular purpose
- Merchantability
- Non-infringement
- Availability, reliability, or uninterrupted access to the Services

Calfes does not warrant that:

- The Services will be uninterrupted, secure, or error-free
- Any defects will be corrected
- The Services are free from viruses or harmful components

Access to the Services may be suspended or restricted from time to time due to maintenance, upgrades, network issues, or factors beyond Calfes' control.

11. Prohibited Uses

You agree not to use the Services for any unlawful or prohibited purpose. Without limitation, you shall not:

- Violate any applicable law, regulation, or legal obligation
- Engage in fraud, deception, or misrepresentation
- Use the Services in connection with money laundering, terrorist financing, or other illicit financial activity
- Attempt to gain unauthorized access to the Services, user accounts, or related systems
- Interfere with or disrupt the integrity, security, or performance of the Services
- Exploit vulnerabilities, bugs, or unintended functionality
- Use the Services to transmit malicious software, including viruses or malware
- Engage in abusive, harmful, or deceptive conduct toward other users

Calfes reserves the right to investigate suspected violations and take appropriate action, including suspension or termination of access.

12. Limitation of Liability

To the maximum extent permitted by applicable law, Calfes shall not be liable for any indirect, incidental, consequential, or special damages, including loss of funds, profits, data, or opportunities, arising from or related to:

- Use of the Services
- Loss or compromise of private keys or credentials
- Unauthorised access to user devices or wallets
- Blockchain or network failures
- Third-party services or integrations

13. Indemnification

You agree to indemnify and hold harmless Calfes, its affiliates and its personnel from any claims, damages, or losses arising out of:

- Your use of the Services
- Your violation of these Terms
- Your breach of applicable laws or third-party rights.

14. Suspension and Termination

Calfes reserves the right, at its sole discretion and to the extent permitted by applicable law, to suspend, restrict, or terminate your access to the Services, in whole or in part, at any time and without prior notice where:

- You violate these Terms

- Your use of the Services is unlawful or reasonably suspected to be unlawful
- Your activity presents risk to the platform, other users, or third parties
- Required by law, regulation, or governmental authority

Calfes may also suspend or discontinue the Services, in whole or in part, for operational, technical, or business reasons.

Due to the non-custodial nature of the Services, termination or suspension does not affect your control over your private keys or digital assets.

15. Modifications

Calfes may update these Terms from time to time. Where required by applicable law, we will provide notice of material changes.

Continued use of the Services following such updates constitutes acceptance of the revised Terms.

16. Governing Law

These Terms shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria, without regard to conflict of law principles.

17. Contact

For inquiries or support, contact:

Calfes Ventures Int'l Limited

Location: Abuja, Nigeria

Email: contact@calfes.app

Website: <https://calfes.app>

By using Calfes, you acknowledge that you have read, understood, and agreed to these Terms of Service.

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