

Legal Notice and Website Terms

TuCambio website and digital channels directed to users in the United States

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1. Website operator

The website <https://www.tucambio.app/en>, its U.S.-directed pages, subdomains, mobile interfaces and related digital channels (collectively, the "Website") are operated under the TuCambio brand by TCX TECH GROUP, S.L., tax identification number ESB26910901, with registered address at PS/DE LA CASTELLANA 194, 28046 MADRID, Spain.

Registered with the Commercial Registry of Madrid, entry number 1/2026/43046,0, journal 2026, entry 6166, electronic folio IRUS1000469001564, first registration, sheet M-880320.

Support and incident reports: contact@tucambio.app. Legal and compliance matters: compliance@tucambio.app. Telephone: +34 919 932 431. Mobile: +34 614 705 965.

2. Purpose and scope

This Legal Notice governs access to and use of the Website. It applies to visitors, prospective customers, registered individual users, business users, representatives, beneficial owners, payers, recipients and other persons who interact with TuCambio through the Website.

Use of transactional features is also governed by the Platform Terms and Conditions, the Privacy Policy, the Cookie Policy, transaction-specific disclosures and the separate terms of any regulated financial service provider applicable to a selected product.

3. Role of TCX and structure of the services

3.1. Platform services provided by TCX

TCX provides and operates the TuCambio-branded customer interface, account access, technology, customer support, communications, product presentation, onboarding coordination and related administrative services. TCX may perform these activities through affiliated companies and subcontractors located in Spain, Chile, Peru, the United States or other jurisdictions.

TCX does not hold itself out as the regulated provider of the financial products described below. Its role is limited to the technology platform, commercial interface, user support and other non-regulated activities expressly described in the Platform Terms.

3.2. Financial products provided by regulated partners

The Website may provide access to products and services supplied by independent banks, money transmitters, money services businesses, payment institutions, custodians, card issuers, digital-asset service providers or other licensed, registered or otherwise authorized partners (collectively, "Regulated Partners"). Depending on availability, these products may include:

- domestic or international money transmission, remittances, payments, collections and payouts;
- virtual account details, local payment instructions or payment identifiers;
- safeguarding, custody or maintenance of fiat funds;
- digital wallets and custody or transfer of digital assets or stablecoins;

- purchase, sale, conversion, redemption or settlement of fiat currency, stablecoins or other digital assets;
- physical or digital payment cards and related processing services;
- rewards, benefits, cashback, points or promotional programs administered by a third party;
- banking, payment-network or other financial functions identified as third-party products.

The identity of the applicable Regulated Partner, its legal role, required licenses or registrations, fees, limits, risk disclosures, privacy notice, state-specific notices and contractual terms will be presented before activation or first use of the relevant product. Separate affirmative acceptance may be required.

Important: TCX is not the bank, money transmitter, custodian, digital-asset service provider or card issuer for products identified as partner services. The applicable provider is disclosed before the user activates the product.

4. No bank, deposit or investment representation

TCX is not a bank or depository institution, does not accept deposits, does not provide deposit insurance and does not directly provide money transmission, custody, brokerage, investment, exchange or card-issuance services in the United States.

Terms such as "account," "virtual account," "wallet," "balance," "card," "yield," "reward" or similar expressions must be understood according to the product-specific documents of the applicable Regulated Partner. A virtual account or payment identifier may be a collection or routing mechanism and may not be a deposit account held in the user's own name.

5. United States availability and eligibility

The Website is intended to support eligible users throughout the fifty U.S. states and the District of Columbia. The availability of a specific product remains subject to applicable law, partner licensing, state-specific conditions, sanctions restrictions, identity verification, risk review, technical availability and the Regulated Partner's approval.

The Website is available to individuals who are at least eighteen years old and have legal capacity, and to legal entities acting through duly authorized representatives. Registration or submission of information does not guarantee approval or access to any product.

6. Information, quotations and no professional advice

TCX seeks to keep the Website accurate and current. Countries, currencies, assets, payment methods, processing times, limits, exchange rates, rewards and fees may change. A quotation or simulation is informational until the user confirms a transaction and receives the applicable final disclosure or receipt.

Website content does not constitute legal, tax, accounting, investment or financial advice, and does not represent a recommendation to acquire, hold or dispose of any digital asset. Users should obtain independent advice appropriate to their circumstances.

7. Permitted use and prohibited conduct

Users must use the Website lawfully, accurately and in a manner that does not harm TCX, its affiliates, Regulated Partners, payment networks or other users. Prohibited conduct includes:

- using false, misleading, stolen or outdated information;
- impersonation, account sharing, unauthorized access or use of another person's payment method or wallet;

- fraud, money laundering, terrorist financing, sanctions evasion, tax evasion or any unlawful activity;
- circumventing limits, verification, geographic restrictions or risk controls;
- introducing malware, scraping abusively, reverse engineering, overloading or interfering with the Website;
- using the Website for prohibited goods, deceptive practices, unlawful gambling or activities rejected by a Regulated Partner or payment network;
- infringing intellectual property, privacy, confidentiality or other rights.

8. Intellectual property and brand

The Website, software, designs, texts, trademarks, logos, databases, interfaces and related content are owned by TCX, its affiliates or licensors. Access grants only a limited, revocable, non-exclusive and non-transferable right to use the Website for its intended purpose. No license to copy, resell, modify, create derivative works from or commercially exploit the Website is granted.

9. Third-party websites and integrations

The Website may link to or integrate third-party websites, identity-verification tools, payment networks, app stores, support tools or Regulated Partner interfaces. Those third parties operate under their own terms and privacy notices. TCX is not responsible for unrelated third-party content or services merely because a link is displayed.

10. Security and availability

TCX applies reasonable technical and organizational safeguards, but cannot guarantee uninterrupted or error-free operation. Maintenance, network failures, cybersecurity incidents, partner interruptions, blockchain congestion, banking cutoffs or force majeure may delay or prevent access or transactions. Users must protect credentials, devices, email accounts and authentication methods and promptly report suspected misuse.

11. Limitation of responsibility

TCX is responsible for its own platform obligations to the extent required by applicable law. Financial products are performed under separate contracts with the applicable Regulated Partner, which is responsible for its regulated service as stated in its terms. Nothing in this Legal Notice excludes liability that cannot lawfully be excluded, including liability for fraud, willful misconduct or rights granted by mandatory consumer law.

12. Privacy and cookies

Personal data is processed according to the Privacy Policy. Cookies and similar technologies are governed by the Cookie Policy and the consent choices available through the Website. Product activation may require data sharing with an identified Regulated Partner under its own privacy notice.

13. Electronic communications

Users may receive platform records, notices and confirmations electronically. Financial products may require a separate electronic-signature and electronic-record consent from the applicable Regulated Partner. Users should retain copies of all documents presented during activation and transactions.

14. Support, complaints and error reports

General platform questions, security reports and support requests may be submitted to contact@tucambio.app. Legal or compliance matters may be submitted to compliance@tucambio.app. TCX may forward a complaint to the applicable Regulated Partner when it relates to a partner-provided financial product.

Regulated Partner terms may contain mandatory error-resolution channels, state regulator notices, mailing addresses and deadlines. Those product-specific channels do not replace the user's ability to contact TCX for first-line support.

15. Governing law and mandatory rights

This Legal Notice is governed by the laws of Spain, without prejudice to mandatory rights that apply to a consumer based on the consumer's state or country of residence. Business disputes concerning only the Website or TCX platform services will be submitted to the courts of Madrid, Spain, unless the parties agree otherwise in writing. Product-specific disputes are governed by the applicable Regulated Partner terms.

16. Changes

TCX may update this Legal Notice to reflect legal, operational, security or product changes. The current version and update date will be published on the Website. Material changes affecting registered users may also be communicated through email, account notification or another reasonable channel.

17. Contact details

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