CROHOPAY GLOBAL CORP. — Jurisdiction Notices
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These Jurisdiction Notices explain where our services are and are not available. They form part of our Terms of Service.

1. Where our services are available
1.1 Our services are intended for residents of Canada, excluding Quebec.
1.2 We do not market, promote or offer our services outside Canada.
1.3 Our services are not available in Quebec, the United Kingdom or the United States, to US persons, or in the prohibited jurisdictions listed in section 7.

2. Quebec
We do not offer our services to residents of Quebec. You cannot open an account or place orders while you live in Quebec.

3. Residents outside Canada
3.1 If you reside outside Canada, and not in a jurisdiction listed in sections 4.3 to 7, you may use our services only where you approach us on your own exclusive initiative, and only for the service you requested.
3.2 At registration you give declarations confirming that you approached us on your own initiative, and you confirm this again in each Order Summary & Client Declaration.
3.3 Our services are provided under the laws of British Columbia and Canada. We are not authorized or supervised by any authority outside Canada, and the consumer and investor protections, complaint and ombudsman schemes and compensation schemes of your country may not be available to you.
3.4 You are responsible for ensuring that your use of our services is lawful where you reside.
3.5 We may stop providing our services to residents of any country at any time.

4. European Union and European Economic Area
4.1 This website is not directed at persons in the EU/EEA. CROHOPAY GLOBAL CORP. is not authorized under the Markets in Crypto-Assets Regulation (MiCA), and EU investor and consumer protections do not apply.
4.2 Residents of the EU/EEA may use our services only as set out in section 3.
4.3 Bulgaria is a prohibited jurisdiction under section 7.

5. United Kingdom
We do not offer our services to residents of the United Kingdom, the Crown Dependencies (Guernsey, the Isle of Man and Jersey) or the following British Overseas Territories: Anguilla, Bermuda, the British Indian Ocean Territory, the Cayman Islands, the Falkland Islands, Gibraltar, Montserrat, the Pitcairn Islands, Saint Helena, Ascension and Tristan da Cunha, South Georgia and the South Sandwich Islands, and the Turks and Caicos Islands. The British Virgin Islands are a prohibited jurisdiction under section 7.

6. United States and US persons
6.1 We do not offer our services to residents of the United States, including Puerto Rico, Guam,

the US Virgin Islands, American Samoa, the Northern Mariana Islands and the US Minor Outlying Islands.
6.2 We do not offer our services to US persons, meaning citizens or residents of the United States, including holders of a US permanent resident card, wherever they live.

7. Prohibited jurisdictions
7.1 Because of sanctions, anti-money laundering risk or the law that applies there, we do not provide services to residents of, or persons located in, the following jurisdictions:
Afghanistan · Algeria · Angola · Bangladesh · Belarus · Bolivia · Bosnia and Herzegovina · British Virgin Islands · Bulgaria · Burkina Faso · Burundi · Cambodia · Cameroon · Central African Republic · China · Côte d'Ivoire · Cuba · Democratic Republic of the Congo · Eritrea · Gabon · Guinea · Guinea-Bissau · Haiti · Iran · Iraq · Jamaica · Kenya · Kuwait · Laos · Lebanon · Lesotho · Libya · Mali · Monaco · Mozambique · Myanmar · Namibia · Nepal · Nicaragua · Nigeria · North Korea · Pakistan · Palestinian Territories · Papua New Guinea · Republic of the Congo · Russia · Somalia · South Sudan · Sudan · Syria · Trinidad and Tobago · Vanuatu · Venezuela · Vietnam · Yemen · Zimbabwe
7.2 We also do not provide services to residents of, or persons located in, the following regions of Ukraine: the Autonomous Republic of Crimea, Sevastopol, and the Donetsk, Luhansk, Zaporizhzhia and Kherson regions; or in Abkhazia, South Ossetia, Transnistria and Northern Cyprus.
7.3 Our list is based on Canadian and international sanctions, the FATF lists of high-risk jurisdictions and jurisdictions under increased monitoring, and our own risk assessment. If a jurisdiction becomes subject to these sanctions or is added to these FATF lists, we stop providing services there from the date of the change, even before we update this page. We update this page within 30 days. A jurisdiction removed from these lists stays on our list until we update this page.
7.4 We also apply enhanced checks to clients connected with certain other higher-risk jurisdictions.

8. If you are travelling
8.1 While you are in Quebec, the United Kingdom, the United States, a territory listed in sections 5 and 6, or a jurisdiction listed in section 7, you may not be able to access your account or place orders.
8.2 Orders you have already signed are not affected.
8.3 Using a VPN, proxy or similar tool to get around these restrictions is not allowed.

9. Changes
9.1 Changes to the jurisdictions where our services are available take effect as set out in section 7.3 and our Terms of Service. If a change affects you, we tell you by email.
9.2 Where a change means that we can no longer provide our services to you, orders you have already signed are carried out where the law allows. Otherwise, we return your funds as set out in our Refund & Cancellation Policy.

10. Contact
Questions about these Jurisdiction Notices: support@crohopay.ca