

# Terms of Service

## Version 1.0 – Effective January 1, 2025

Pandao (hereafter referred to as “We” or “Us”) provides virtual and physical debit cards through its website, <https://pandao.pro> (hereafter referred to as the “Website”). This service (hereafter referred to as the “Product”) allows you to obtain a virtual or physical debit card and participate in the affiliate program associated with these Terms. Panda combines the power of **Decentralized Autonomous Organizations (DAO)** with **crypto debit cards**. The DAO-driven ecosystem empowers users to **own, govern, and earn** while seamlessly using their crypto in everyday transactions.

These Terms of Service (hereafter referred to as the “Terms”) govern the relationship between Pandao and its users (hereafter referred to as “you”) regarding the use of the Website and the software provided by Pandao. Accessing or using the Website or Product is strictly prohibited without accepting these Terms.

## 1. Definitions

- **The DAO:** Pandao.pro
- **User(s):** An individual using the Website or Product.
- **Product:** A virtual or physical debit card provided through <https://pandao.pro>.

## 2. Registration and Personal Account

2.1 To use our Website and Product, you must register and create an affiliate account using an invitation link from an existing affiliate. You cannot join the affiliate program without an invitation.

2.2 You must keep your login credentials secure and not share your password. Any actions taken through your account will be assumed to be authorized by you.

2.3 You agree to provide accurate, complete, and up-to-date information and update your account details to ensure we can contact you.

### 3. General Information

3.1 The Website is free to use.

3.2 We reserve the right to modify the free usage terms in the future. However, such changes will not retroactively affect users with free access.

3.3 The Product and Website are subject to these Terms, regardless of whether a purchase has been made.

3.4 Pandao is not responsible for any fees, commissions, or charges imposed by third parties about your product use.

### 4. Withdrawals

4.1 Users can withdraw their earnings according to the weekly bonus cycle.

4.2 A 5% withdrawal fee applies to all withdrawals.

### 5. Fair Use of the Website and Software

5.1 You must be 18 years old to use the Website and Product.

5.2 **Prohibited actions include:**

- Using the Website or Product in violation of any applicable laws or regulations.
- Accessing the Website or Product from restricted countries, including:
  - **United States of America**
  - **North Korea**
  - **Iran**
  - **Myanmar**
  - **Syria**
- Providing false, incomplete, or misleading information.
- Attempting unauthorized access to secure areas.
- Sending spam, malware, or fraudulent activities, including “screen scraping.”

- Reverse-engineering, copying, or modifying the Website or Software.
- Committing identity theft by creating accounts under another person's name.

5.3 Pandao reserves the right to block your account if there is evidence of misuse or a violation of these Terms.

## 6. Privacy

We comply with the **General Data Protection Regulation (GDPR)**. For details on how we collect and use personal data, please refer to our **Privacy Policy** at <https://pandao.pro/privacy-policy>.

## 7. Intellectual Property

All content and functionality on the Website and Product are protected under intellectual property laws. Pandao retains exclusive ownership of all intellectual property. Users are granted limited, revocable access to the Website and Product, subject to these Terms.

## 8. Availability and Warranty Disclaimer

8.1 While Pandao strives to maintain Website and Product availability, we are not liable for any outages caused by factors beyond our control.

8.2 The Website and Product are provided “**as is**” without any warranties, express or implied.

8.3 Pandao reserves the right to update or modify the Website and Product, which may result in temporary downtime.

## 9. Helpdesk and Support

9.1 Pandao provides customer support via chat for inquiries regarding the Website and Product. The support is only for active affiliates that have made a qualified purchase and are logged in to their account.

9.2 Pandao does not provide personalized financial advice. Any general tutorials or guidance provided are for informational purposes only.

## **10. Risks and Legal Compliance**

10.1 Cryptocurrency-related products involve inherent risks, and users assume full responsibility for any financial risks associated with their use.

10.2 Users are responsible for ensuring their cryptocurrency transactions comply with applicable local laws. If unsure, you should seek legal advice.

## **11. Limitation of Liability**

Pandao is not liable for:

- Financial losses resulting from the use of the Website or Product.
- Loss of account credentials due to user negligence.
- Fees imposed by third parties.
- System failures beyond our control.

## **12. Indemnification**

You agree to indemnify and hold Pandao harmless from any claims, damages, or liabilities arising from your use of the Website, Product, or violations of these Terms.

## **13. Changes to Terms**

Pandao reserves the right to modify these Terms at any time. Significant changes will be communicated via email or through the Website. Continued use of the Website or Product after changes take effect constitutes acceptance of the revised Terms.

## **14. Severability**

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall continue to be fully enforceable.

## **15. Entire Agreement**

These Terms constitute the agreement between Pandao and its users, superseding any prior agreements or understandings.

## **16. Force Majeure**

Pandao is not liable for any delays or disruptions caused by events beyond our control, including but not limited to:

- Natural disasters
- Wars or armed conflicts
- Government regulations or sanctions

## **17. Complaints and Feedback**

For complaints or suggestions, contact us at **pandaouae@gmail.com** with a detailed description of your issue. Complaints are typically reviewed and processed within **30 business days**.