

# Cronos – Website Terms of Service

Last Update: 21 May 2026

By accessing or using this website, you agree to be bound by these Terms and Conditions (“Terms”). If you do not agree, please cease your use and access of the Site.

## 1. Introduction

- 1.1. These Terms are a legally binding agreement between you and Cronos (“Cronos”, “we”, “us”, or “our”) and you (“you” or “your”, whether an individual or an entity you represent) governing your access to and use of the Cronos website at <https://cronos.com/>, including all pages, subdomains, content, and information made available at <https://cronos.com/> (collectively, the “Site”).
- 1.2. Cronos operates the Cronos App, a mobile application through which users may access certain financial services dependent on your jurisdiction (the “App Services”). **The App Services are available exclusively through the Cronos App and are not accessible through this Site.** The Cronos App Terms of Service govern the App Services separately.
- 1.3. This Site is provided for **informational, educational, and promotional purposes only**. Nothing on the Site constitutes financial, investment, legal, tax, or other professional advice, or an offer or solicitation to use any App Service.
- 1.4. We may update these Terms at any time by posting the revised version on the Site and updating the “Last Updated” date. Continued use of the Site after any such update constitutes your acceptance of the revised Terms.

## 2. Eligibility and Accounts

- 2.1. You must be at least 18 years old (or the age of majority in your jurisdiction) and have the legal capacity to agree to these Terms. If you act on behalf of an entity, you represent that you have authority to bind that entity.
- 2.2. The Site may not be accessed from the United States of America, Canada, or any jurisdiction where doing so would be prohibited or restricted by applicable law (a “Restricted Territory”). It is your responsibility to ensure compliance with all laws applicable to you.
- 2.3. You represent that you are not the subject of sanctions administered by the United Nations Security Council, the Hong Kong Monetary Authority, OFAC, the European Union, His Majesty’s Treasury, or any other governmental authority, and that you will not use the Site on behalf of any sanctioned person or entity.

- 2.4. The Site does not require account registration. Access to the App Services requires a separate account created through the Cronos App, subject to the Cronos App Terms of Service and applicable identity verification procedures.
- 2.5. Certain Site features may require you to connect a non-custodial digital asset wallet (a "Wallet"). Wallets are provided by third-party providers — Cronos does not develop, control, or operate them and has no access to your private keys, seed phrases, or wallet credentials. You are solely responsible for the security and management of your Wallet. Cronos is not liable for any loss arising from your use of a Wallet, including loss of digital assets due to compromised or lost credentials.

### **3. Services**

- 3.1. The Site is an informational resource only. It may contain descriptions of the App Services, educational materials, promotional content, and links to download the Cronos App, but it does not facilitate any financial transactions or provide access to account functionality.
- 3.2. You cannot create an account, execute transactions, or access certain services through the Site. Such activities are conducted exclusively through the Cronos App.
- 3.3. Cronos may modify, suspend, or discontinue the Site at any time, with or without notice, and will not be liable for any resulting inaccessibility or loss.

### **4. User Obligations and Prohibited Conduct**

- 4.1. You agree to comply with all applicable laws, including anti-money laundering, counter-terrorist financing, and sanctions laws ("Applicable Laws"), and to provide only accurate information through the Site (if required).
- 4.2. You agree not to:
  - 4.2.1. violate any Applicable Laws;
  - 4.2.2. infringe any intellectual property or proprietary rights of Cronos or any third party;
  - 4.2.3. use bots, scrapers, or other automated means to access the Site, or introduce malware or harmful code;
  - 4.2.4. attempt to gain unauthorised access to any part of the Site or its infrastructure;
  - 4.2.5. circumvent security measures or access controls, including through VPNs;
  - 4.2.6. impersonate any person or entity;
  - 4.2.7. transmit defamatory, obscene, harassing, threatening, or otherwise objectionable material;
  - 4.2.8. use the Site for any fraudulent or unlawful purpose;
  - 4.2.9. collect personal data of other users without consent; or

4.2.10. interfere with or impair the Site's operation or other users' access.

This list is illustrative, not exhaustive. Cronos reserves the right to determine whether any conduct constitutes a violation.

## **5. Data Protection**

5.1. By using the Site, you acknowledge having read our Privacy Notice, which is accessible at: <https://cronos.com/cronos-privacy-notice.pdf> and understand how we collect, use, disclose and share amongst ourselves your Personal Data and disclose such Personal Data to our authorised service providers and relevant third parties.

## **6. Intellectual Property**

6.1. All content on the Site — including text, graphics, logos, software, and designs (the "Cronos Content") — is owned by or licensed to Cronos and protected by applicable intellectual property laws.

6.2. You are granted a limited, non-exclusive, revocable licence to access and view the Site for personal, non-commercial, informational use only. You may not reproduce, distribute, modify, or commercially exploit any Cronos Content without prior written consent.

6.3. All Cronos trademarks, service marks, and logos (the "Cronos Marks") may not be used without prior written consent.

6.4. You may not reverse engineer any part of the Site or remove any proprietary notices.

6.5. Any feedback, comments, or suggestions you submit through the Site or other methods of communication including, but not limited to, X and Discord ("User Content") are licensed to Cronos on a royalty-free, perpetual, irrevocable, worldwide basis for any purpose. You warrant that your User Content does not infringe any third-party rights.

## **7. Disclaimers, Risk Disclosures, and Limitation of Liability**

### Disclaimers

7.1. THE SITE IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT.

7.2. CRONOS DOES NOT WARRANT THAT THE SITE WILL BE UNINTERRUPTED, ERROR-FREE, OR SECURE.

- 7.3. ALL INFORMATION ON THE SITE, INCLUDING DESCRIPTIONS OF THE APP SERVICES, IS FOR GENERAL INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE FINANCIAL, INVESTMENT, LEGAL, OR OTHER PROFESSIONAL ADVICE.

#### Risk Disclosures

- 7.4. Investing in, trading, or holding digital assets, tokenised stocks, and stablecoins involves significant risks, including:
- 7.4.1. Market Risk: Values can be highly volatile; you may lose your entire investment. Past performance is not indicative of future results.
  - 7.4.2. Regulatory Risk: The legal landscape for digital assets is evolving; changes in law may affect the App Services or asset values.
  - 7.4.3. Liquidity Risk: You may not be able to execute transactions at desired prices or volumes.
  - 7.4.4. Technology and Cybersecurity Risk: Blockchain systems are subject to failures, cyberattacks, and smart contract vulnerabilities.
  - 7.4.5. Counterparty Risk: Third-party providers involved in App Services may fail to perform.
  - 7.4.6. Stablecoin Risk: Stablecoin may not maintain a stable value relative to its reference currency.

These disclosures are not exhaustive. You should seek independent professional advice before making any financial or investment decisions. Cronos does not provide investment advice.

#### Limitation of Liability

- 7.5. TO THE MAXIMUM EXTENT PERMITTED BY LAW, CRONOS AND ITS AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, AGENTS, AND CONTRACTORS (THE "CRONOS PARTIES") SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES ARISING FROM YOUR USE OF OR INABILITY TO USE THE SITE, OR ANY RELIANCE ON INFORMATION ON THE SITE.
- 7.6. THE AGGREGATE LIABILITY OF THE CRONOS PARTIES IN CONNECTION WITH THE SITE SHALL NOT EXCEED US\$100.00.
- 7.7. These limitations apply to the fullest extent permitted by law, even if any remedy fails of its essential purpose. They do not apply to the extent they cannot be excluded under the laws of Hong Kong or another applicable jurisdiction.

#### Third Party Links

- 7.8. The Site may contain links to third-party websites or resources. Cronos is not responsible for their content, availability, or accuracy, and does not endorse them. Use of third-party resources is at your own risk.

## **8. Termination**

- 8.1. Cronos may restrict, suspend, or terminate your access to the Site at any time, without notice, for any reason — including breach of these Terms or legal or reputational risk to Cronos.
- 8.2. You may stop using the Site at any time.
- 8.3. On termination, all licences granted to you under these Terms cease immediately.
- 8.4. Sections 6, 7, 8.4, 9, and 10 survive termination.

## **9. Governing Law and Dispute Resolution**

- 9.1. These Terms are governed by the laws of Hong Kong (without regard to conflict of law principles).
- 9.2. Before commencing formal proceedings, you and Cronos shall attempt to resolve any dispute through good faith negotiations, beginning with a written notice and allowing sixty (60) days for resolution.
- 9.3. Unresolved disputes shall be referred to arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the HKIAC Administered Arbitration Rules then in force. The seat shall be Hong Kong, the language shall be English, and one arbitrator shall be appointed. The arbitrator's decision is final and binding.
- 9.4. Class Action Waiver. TO THE MAXIMUM EXTENT PERMITTED BY LAW, ALL DISPUTES SHALL BE RESOLVED ON AN INDIVIDUAL BASIS ONLY. YOU WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE PROCEEDING.
- 9.5. Any claim must be filed within one (1) year of arising, or it is permanently barred.
- 9.6. Cronos may bring intellectual property claims in any court of competent jurisdiction. For all other non-arbitrable proceedings, the courts of Hong Kong have exclusive jurisdiction.

## **10. General Provisions**

- 10.1. Entire Agreement. These Terms and the Privacy Policy constitute the entire agreement between you and Cronos regarding the Site.
- 10.2. Severability. If any provision is found unenforceable, the remaining provisions remain in full effect.
- 10.3. No Waiver. Failure to enforce any provision does not constitute a waiver.

- 10.4. Assignment. You may not assign your rights under these Terms without Cronos's written consent. Cronos may assign its rights freely.
- 10.5. Force Majeure. Cronos is not liable for failures due to events beyond its reasonable control, including natural disasters, pandemics, cyberattacks, war, governmental action, or infrastructure failures.
- 10.6. Indemnification. You agree to indemnify the Cronos Parties against claims arising from your use of the Site, breach of these Terms, your User Content, or violation of any law or third-party rights. Cronos may control the defence of any such claim.
- 10.7. Language. These Terms are written in English. In the event of conflict with any translation, the English version controls.

**By accessing or using the Cronos Site, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions.**