

Legal & Policies

Last updated: October 2025

This document governs the use of Voltica.io and all services provided by Voltica Technology Ltd.

1. Terms of Service

1.1 Introduction

These Terms of Service (“Terms”) constitute a legally binding agreement between you (“User”) and **Voltica Technology Ltd** (“Voltica,” “we,” “us,” or “our”), a company incorporated under the laws of Hong Kong.

By accessing or using our website, digital platforms, card services, or payment products (collectively, the “Services”), you agree to be bound by these Terms. If you do not agree, you must discontinue using the Services immediately.

1.2 Eligibility

You must be at least 18 years old and legally capable of entering into a binding agreement under the laws of your jurisdiction to use the Services.

1.3 Services

Voltica provides card and payment services, including but not limited to:

- Issuance of prepaid and debit cards;
- Digital account management and electronic payment processing;
- Access to partner networks for financial transactions and related digital banking functionalities.

1.4 User Responsibilities

Users must:

- Provide accurate and up-to-date information during registration and verification;
- Maintain the confidentiality of login credentials;
- Comply with all applicable laws and regulations, including anti-money laundering (AML) and know-your-customer (KYC) requirements;
- Refrain from using the Services for illegal or fraudulent activities.

1.5 Fees and Limits

Voltica may charge service fees, exchange fees, or card issuance fees as stated in our pricing schedule. Fees are subject to change with prior notice.

1.6 Suspension and Termination

Voltica reserves the right to suspend, restrict, or terminate access to the Services at any time if:

- We suspect unauthorized or illegal activity;
- You breach these Terms or any applicable law;
- Required by regulators or financial partners.

1.7 Intellectual Property

All content, designs, logos, and trademarks displayed on Voltica.io are the property of **Voltica Technology Ltd.** Unauthorized reproduction or use of any material is strictly prohibited.

1.8 Limitation of Liability

Voltica shall not be liable for any indirect, incidental, or consequential damages arising from your use of the Services. Our total aggregate liability shall not exceed the total amount of fees paid by you within the preceding 12 months.

1.9 Governing Law

These Terms are governed by and construed in accordance with the laws of **Hong Kong SAR**. Any disputes shall be subject to the exclusive jurisdiction of the Hong Kong courts.

2. Privacy Policy

2.1 Purpose

This Privacy Policy explains how Voltica collects, uses, discloses, and protects your personal information.

2.2 Information We Collect

We may collect:

- Personal identification data (name, address, ID, contact details);
- Financial and transactional data related to card and payment activities;

- Device and browser information when using our website or app;
- Communication data from customer support or feedback.

2.3 Use of Information

We use your information to:

- Provide, process, and improve our card and payment services;
- Verify your identity (KYC/AML compliance);
- Communicate updates, security alerts, and promotions (where consented);
- Fulfill legal and regulatory obligations.

2.4 Sharing of Information

Voltica may share information with:

- Licensed financial partners and payment processors;
- Regulatory or law enforcement authorities when legally required;
- Third-party service providers under strict confidentiality agreements.

We do **not** sell or rent user data to third parties.

2.5 Data Retention

Personal data is retained only as long as necessary for service delivery, legal compliance, or dispute resolution.

2.6 Security Measures

Voltica employs encryption, firewalls, and multi-factor authentication to safeguard data against unauthorized access, alteration, or disclosure.

2.7 User Rights

Under Hong Kong's Personal Data (Privacy) Ordinance, users have the right to:

- Access their personal information;
- Request correction of inaccuracies;
- Withdraw consent for non-essential data usage.

3. Cookie Policy

Voltica.io uses cookies and similar technologies to enhance user experience, analyze site usage, and optimize functionality.

By using our website, you consent to our use of cookies as described below.

- **Essential cookies:** Enable core website functions.
- **Performance cookies:** Track analytics and performance metrics.
- **Preference cookies:** Store user settings.

Users can disable cookies through browser settings, but some site features may not function properly.

4. Risk Disclosure

4.1 General Risk Notice

Use of electronic payment and digital banking services carries inherent risks including transaction errors, system downtime, or unauthorized access.

While Voltica implements industry-standard safeguards, we cannot guarantee absolute security or uninterrupted availability.

4.2 No Financial Advice

Information provided by Voltica is for general informational purposes only and does not constitute financial or investment advice.

5. Compliance Statement

Voltica Technology Ltd operates in compliance with applicable **Hong Kong financial regulations**, including Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance (AMLO).

We maintain robust KYC verification, transaction monitoring, and risk management systems to ensure lawful use of our services.

6. Refund & Cancellation Policy

6.1 Refunds

All issued cards, service fees, and processing charges are generally non-refundable unless:

- A duplicate transaction occurred due to system error; or
- The law requires a refund.

Refunds, where applicable, are credited to the original funding source within 14 business days.

6.2 Cancellation

Users may request to close their Voltica account by contacting **support@voltica.io**. All pending transactions must be settled prior to closure.

7. Contact Information

For any inquiries regarding these policies or your data, please contact:

Voltica Technology Ltd

Email: **support@voltica.io**

Website: www.voltica.io