Terms of Use

Last Updated: March 21, 2023.

I. This User Agreement (hereinafter referred to as the Agreement) is concluded between the User and Multicards.io, the website and online service of Digitory group PC, a company registered in the United Kingdom if Great Britain and Northern Ireland

II. The acceptance of this Agreement means the registration of the User on the site https://multicards.io/ (hereinafter referred to as the Site).

III. The Multicards.io service posted on the Site is a technical solution for:

- issuing a virtual payment card that will be used solely for advertising in advertising networks.
- replenishment of the User's accounts on the Multicards.io.

IV. The user is responsible for the inconsistency of the information specified by him during registration.

V. All users of the same team, including other related accounts, are equally responsible for using the service.

VI. The Multicards.io Service does not verify the accuracy of the data provided by the User, except in cases where verification of such information is necessary for the Service to provide services or in accordance with the law.

VII. The user is solely responsible for the content of advertisements placed in advertising networks.

VIII. The Multicards.io service is not responsible to the User for the performance of advertising networks, for any errors, failures, holds, suspensions or any other restrictions that occur when the User places advertisements on the Internet sites of advertising networks, as well as for the quality and speed of their work.

IX. The Service is not responsible for the illegal actions of third parties aimed at unauthorized access and (or) disabling the Service.

X. The Service is not responsible for providing the User with access to his Account to third parties and card data transmission, including security code. All actions of third parties in the User's Account will be considered the actions of the User himself.

XI. The Service has the right to send advertising mailings to Users registered on the Service. You can unsubscribe from the mailing list by sending an appropriate email to: support@multicards.io

XII. The trademark, logo and abbreviation of the company are elements of intellectual property, it is prohibited to use a brand name registered in the UK (or the European Union) as a name for a third-party company.

1. Terms

1.1. The Multicards.io service is a computer program that is an automated system for controlling the issuing of virtual payment cards that will be used solely for advertising in advertising networks, also a system for forming the User's advertising budget, which pays for advertising campaigns placed by the User.

1.2. Advertising networks - Internet sites united by a single system of advertising placement, which are controlled by the owner (administrator) of the Advertising network, who sets the requirements for advertising and determines the cost of its placement.

1.3.1. Account (personal account) - the User's personal space on the Service, which is formed as a result of his registration.

1.3.2. Account - login and password, which are created by the User independently during registration and which are used by him in the future to log into his Account on the Service.

1.4. Balance - a financial non-bank account that is opened by the Service for the User after the User has completed the registration procedure, opened to control the User's funds, and which reflects all his monetary transactions in the Advertising Networks.

1.5. A positive balance is the availability of funds on the User's account sufficient to place advertisements in Advertising Networks.

1.6. User - an individual who has passed the registration procedure and who has been assigned a User ID (ID).

1.7. Team - an individuals or a group of users of one team, having interconnected accounts, who are equally responsible for using the service.

1.8. Service Administration - persons managing the Service and controlling the activities of the Service, responsible for the volume and procedure for obtaining the services available on the Service by Users and providing the User with the necessary technical support.

1.9. Ticket - an electronic application transmitted through the Service feedback system available to the User, with a description of problems and failures in the operation of the Service, which is sent to the technical support email address.

2. Subject of the agreement (Rules)

2.1. The subject of this Agreement is to grant the User the right to place the User's advertising and information materials in advertising networks, including, but not limited to, Meta (Facebook and Instagram), Google, TikTok.

2.2. For the purpose of placing advertising on Advertising Networks, a virtual card is created for the User on the Service, information about card reflects the funds available to spend in EUR (EURO) or USD (United States Dollar) that's been pre-set by User during the creation of the card issuing request.

2.3. All users of the same team, including other related accounts, are equally responsible for using the service

2.4. The use of the Service is possible only with a positive balance.

2.5. Exploiting the vulnerability of the Advertising Networks such as delay of the first bill ("pervobil", "first bill") is strictly prohibited and will cause the block of the account without any refunds or reimbursements.

2.6. Minimum amount for the card issue is 50 EUR.

2.7. Amount of cards per User is unlimited.

2.8. Amount of cardholders per User is unlimited.

2.9. Maximum spend per cardholder is unlimited.

2.10. Maximum spend per User is unlimited.

2.11. The commission for replenishment ranges from 0% to 5% and depends on payment method

2.12. Card issuing fee is 2 EUR or 2 USD.

2.13. Limits adjustments (increase on another card) is available and free of charge.

2.14. Account top-up available via USDT(TRC20)/ USDT(ERC20)/wire transfer/Capitalist.

2.15. If you don't want to use our service anymore you have to reach out to Support to get a refund as it's made manually.

2.16. Prohibited advertising topics: human trafficking, child pornography, illigal substances (any kind including pharma and adult nutra), weapons (any kind), installs of the malicious software.

3. Financial conditions

3.1. The User forms a balance for cards issuing by depositing funds through payment systems, information about which is available on the service website.

3.2. The user has the right to pay any amount that, in his opinion, is necessary for conducting advertising campaigns but not less than minimum limit (200USD). The service has the right to set and change a minimum limit for replenishment. When replenishing the balance less than the minimum limit of the services, the service are not provided. Reach out to support if you made a mistake unintentionally.

3.3. The refund occurs upon the User's electronic request through the Service's feedback system available to the User.

3.4. Refunds are possible subject to a non-negative balance on the cards of all members of one team

3.5. Refunds are made minus the commissions of payment systems associated with the return.

3.6. Refunds cannot be made in cash and are made in the same way as replenishment.

3.7. The return of funds to a third party is not available.

4. Rights and obligations of the user of the parties

4.1. The user has the right:

- Cancel this Agreement with prior notice to the Service 30 (Thirty) days before the date of termination.

4.2. The user is obliged:

- Use the Service only within the limits of those rights and in the ways provided for in this Agreement.

- Independently, without involving the Service, resolve all claims and requirements of third parties against the User regarding the payment solution issued through the Service.

4.3. The service has the right:

- At any time, terminate this Agreement unilaterally, with prior notice to the User 5 (Five) days before the date of termination.
- At any time unilaterally change the text of this Agreement by publishing its new version.
- Block the User's account in case of violation by the User of the rules for working with the Service (see 2.5).
- Block the User's account in case of violation by the User of the rules for working with prohibited advertising topics (see 2.16).

4.4. The service must:

- Grant the right to use the Service daily and around the clock, except for the time of preventive measures, which are no more than 24 hours per month.
- Provide information on working with the Service via e-mail or the feedback form provided by the Service,
- Provide information about updates to the Service.
- If it is technically possible, immediately eliminate possible software failures in the operation of the Service on the basis of the User's Ticket, except in cases where software failures arose due to the fault of the User.

5. Other conditions

5.1. This Agreement is valid indefinitely.

5.2. All disputes and disagreements under this Agreement are resolved through the exchange of electronic mail messages between the User and the Service.

5.3. The parties have agreed on contractual jurisdiction - at the location of the Service.

5.4. If it is technically possible, the Service provides backup or storage of the User's data.