card1card

CARD1CARD / SERVICE DOCUMENT

Service Rules and Terms of Use

Terms for the Card1Card international service aggregator

Version 1.0
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This document defines a transparent operating model for Card1Card, independent Partners, and Customers.

Operating model

Card1Card is a service aggregator. It receives and structures a request, connects the Customer with an appropriate independent Partner, records the agreed terms, and supports the Order. Each participant's role must be clear before payment.

Partner responsibility	A Partner is responsible for its own Service, professional decision, permissions, quality, timing, personnel, and funds and data entrusted to it.
Card1Card responsibility	Card1Card is responsible for its own confirmed obligations, statements, calculations, personnel, interfaces, and information within its control.
Mandatory rights	No disclaimer removes a right or responsibility that applicable law does not allow the parties to exclude or limit.

Customer checklist

- Verify the Service, Partner, amount, currency, timing, and Payment Details before confirmation.
- Never disclose a PIN, CVV/CVC, one-time code, seed phrase, or private key.
- Pay only to Payment Details linked to the specific Order number.
- Report an error or dispute to @card1card_support and include the Order number.

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Document status These Rules are Card1Card's public process terms. A specific Order Confirmation supplies the commercial and operational details and controls within its scope, but it does not waive mandatory rights.

1. Purpose and acceptance

These Rules govern access to Card1Card interfaces, submission of requests, selection and coordination of independent providers, communications, payments, and order support. They operate together with the written Order Confirmation, the applicable price, Partner terms, and any mandatory law.

A User accepts these Rules by selecting an acceptance control, submitting a request after receiving a clear link to them, confirming an Order, paying an issued invoice, or continuing to use the Service after clear notice of the applicable version. A User who does not agree should not confirm or pay for an Order.

A request, estimate, or preliminary consultation is not acceptance of an Order. Binding terms arise only after the material terms are confirmed in writing, including the Service, provider or delivery model, price, currency, timing, payment process, and special restrictions.

2. Definitions

Card1Card or Aggregator means the digital service through which a User may select a category, submit a request, receive a Partner proposal, agree on an Order, and receive support. The Card1Card operator and its then-current legal details are identified in the Order Confirmation, invoice, or another official Order document.

Partner means an independent person or organization that actually provides a selected Service, makes the relevant professional decision, supplies the deliverable, or participates in settlement. User or Customer means a person submitting a request or placing an Order. Order means an agreed Service and its material terms. Order Confirmation means an electronic record or PDF that fixes those terms.

Platform means the Card1Card bot, web console, website, and related technical interfaces. Payment Details means information issued in writing for a specific payment. Digital Asset means cryptocurrency, a token, or another electronically recorded asset.

3. Card1Card's role and aggregator model

Card1Card organizes access to offers, transmits requests, assists with agreement of terms, maintains an electronic record, and provides informational coordination. Unless an Order Confirmation expressly states otherwise, Card1Card is not a bank, insurer, payment system, telecommunications carrier, courier, government authority, law firm, or the direct provider of a Partner deliverable.

Partners act independently and are responsible for their licenses, permits, professional decisions, quality and legality of performance, deadlines, handling of data and funds entrusted to them, and their personnel. Card1Card does not control a Partner's professional judgment unless a written agreement expressly provides otherwise.

If Card1Card expressly undertakes a separate obligation in an Order - such as receiving a payment, transmitting a document, performing its own development work, or making a calculation - Card1Card is responsible for proper performance of that confirmed obligation.

4. Registration, identity, and access security

A User provides accurate contact information and maintains access to it. Actions taken through an authenticated Telegram account or web session are treated as the User's actions until Card1Card receives notice of compromise and has a reasonable opportunity to restrict access.

The User protects passwords, devices, and access codes. Card1Card and Partners should never request a PIN, CVV/CVC, online-banking password, one-time approval code, seed phrase, or private key. Those secrets are not required to place an ordinary Order.

Card1Card may require renewed identity or authority checks after a change in Payment Details, unusual activity, increased risk, or a Partner or legal requirement.

5. Placing and changing an Order

The User selects a category and describes the requested outcome. Before performance begins, an operator or automated system records the material terms. The User must verify the payee, amount, currency, Digital Asset network, country, timing, documents, and other parameters before confirmation.

A change is effective only when recorded in the conversation, a revised Order Confirmation, or an invoice. A material change to price, provider, scope, timing, or Payment Details requires renewed User confirmation. A technical correction that does not disadvantage the User may be made without renewed consent if it is recorded in the history.

Card1Card may decline a request before confirmation without disclosing internal risk analysis. After confirmation, refusal or suspension is permitted under these Rules, law, or a Partner, bank, or payment provider decision, subject to the refund provisions below.

6. Price, currency, exchange rate, and payment

The price, Card1Card fee, Partner compensation, currency, and known mandatory charges are disclosed before payment. Fees of a bank, blockchain, payment network, correspondent, courier, or government authority may be charged separately if not included in the confirmed price.

Payment must be sent only to Payment Details associated with the specific Order. The payee may be Card1Card, a Partner, or a retained payment agent, as identified on the invoice. The User should stop and verify through an official channel if Payment Details change unexpectedly or conflict across messages.

An exchange rate may have a limited validity period. After it expires, Card1Card may offer a new rate before execution. For Digital Assets, the User must verify the network and address. A confirmed blockchain transaction is generally irreversible, and use of an incompatible network may cause permanent loss.

7. Cancellation, refunds, and disputed payments

Before performance begins, the User may request cancellation. A refund may be reduced only by documented, actually incurred, and previously disclosed nonrefundable costs to the extent permitted by applicable law. After performance begins, the refund depends on work completed, Partner terms, and the User's mandatory rights.

An accidental duplicate payment, or money received by Card1Card without legal basis, will be returned after verification. If a deliverable is not provided because of a confirmed Card1Card error within Card1Card's own area of responsibility, Card1Card will correct or repeat the action, or refund the related portion of its charge, within a reasonable time.

A refund does not automatically cover exchange-rate movement, an external network fee, or a loss caused by incorrect User data. Nothing in these Rules limits a mandatory right of withdrawal, statutory refund, payment dispute, or other remedy that cannot lawfully be waived.

A refund may require verification of the source and return to the original payment instrument. A User may not retain both a refund and the corresponding deliverable. During a chargeback, the parties will exchange records in good faith, and Card1Card may pause new Orders until the dispute is resolved.

8. Partner responsibility

A Partner is responsible for the accuracy of its offer, required permissions, professional standard, quality and timing, personnel, handling of Customer funds and data, express warranties, and its complaint process.

Banks, insurers, consulates, government agencies, carriers, payment systems, registries, and other institutions make their own decisions. Card1Card does not guarantee account opening, card issuance, immigration approval, an insurance payment, title registration, payment acceptance, or another third-party approval.

Card1Card will transmit a substantiated complaint to a Partner and help identify its status. This assistance does not replace a User's direct rights against a Partner, regulator, payment provider, or court.

9. Card1Card responsibility

Card1Card is responsible for its own confirmed obligations: accurate transmission of agreed data within its reasonable control, operation of its interfaces with reasonable care, protection of information in its custody, and its own statements, calculations, and personnel actions.

Where applicable law permits a limitation, Card1Card is responsible for direct, documented loss proximately caused by its breach, but not for consequential loss, lost profit, market movement, a Partner decision, or external infrastructure beyond its reasonable control. No limitation applies to intentional misconduct, fraud, gross negligence, personal injury, or any other matter that cannot lawfully be limited.

The User must take reasonable steps to mitigate loss and promptly report an error. Card1Card is not excused from responsibility for its own error merely because a Partner participated in the Order.

10. User responsibilities

The User provides complete and accurate information, acts personally or discloses the represented person and verifies authority, reviews documents and Payment Details before sending, meets deadlines, and reports material changes.

The User independently evaluates tax, currency-control, immigration, corporate, and other consequences unless the Order includes the relevant professional advice. The User must not conceal a beneficial owner, source of funds, purpose, counterparty, or material risk.

The User is responsible for the legality of submitted content, software instructions, and use of a deliverable. The User may not require Card1Card or a Partner to violate law, third-party rights, or infrastructure-provider rules.

11. Prohibited use

The Service may not be used for fraud, theft, money laundering, terrorist or proliferation financing, corruption, sanctions or export-control evasion, illegal weapons or drug activity, human exploitation, unlawful military purposes, or concealment of criminal proceeds.

Prohibited conduct includes forged documents, impersonation, unauthorized access, malware, phishing, infrastructure interference, privacy or intellectual-property violations, violation of bank or payment rules, and acquisition of accounts, SIM cards, or identifiers for unlawful transfer to another person.

Card1Card may decline, limit, or terminate a request and preserve necessary records when it reasonably and in good faith identifies prohibited or high-risk use. Funds will be handled in accordance with law, the rights of a good-faith owner, and lawful instructions of authorized institutions.

12. Customer due diligence, AML, and sanctions

Risk-based checks may cover identity, address, authority, beneficial owners, source and origin of funds, transaction purpose, counterparties, politically exposed person status, sanctions, and other applicable lists. The scope depends on the Service, country, amount, Partner, and law.

The User must provide reasonably requested documents. Card1Card and a Partner may pause an Order, request clarification, impose a limit, decline, or report information to an authority when legally required. Card1Card may withhold a reason if disclosure is prohibited.

A check does not guarantee the legality of the User's future conduct and does not transfer the User's responsibility to Card1Card. Unlawful discrimination is prohibited; decisions are based on applicable requirements and the specific risk assessment.

13. Service-specific risks

Bank products, cards, and transfers depend on banks and payment infrastructure. Insurance depends on insurer terms and the facts of the risk. Immigration, legal, and tax materials are informational unless the Order Confirmation identifies a qualified professional and a defined professional engagement.

Digital Asset transactions involve volatility, network fees, blockchain confirmations, and address and network compatibility. For telecommunications, SIM, VPN, software, and AI work, the User must follow local law, data rights, and acceptable-use requirements. Real-estate and entity-registration outcomes depend on registries, notaries, banks, and government bodies.

Automated and AI outputs require meaningful human review before legal, financial, medical, safety, or other high-impact use unless a qualified provider expressly confirms a different review standard.

14. Timing, delivery, and acceptance

A timing estimate is not guaranteed unless expressly identified as guaranteed. Timing may depend on complete documents, User response, external review, a bank, blockchain, courier, or agency. Card1Card will report a known material delay.

A deliverable is provided when sent through the agreed channel, made available for download, or delivered to the designated recipient. The User should inspect it within a reasonable time and identify any specific nonconformity. Silence does not waive mandatory rights but may make timely correction more difficult.

Physical delivery follows the confirmed method and carrier terms. Risk of loss is allocated under mandatory law and written Order terms; an internal interface status does not by itself change the lawful allocation of risk.

15. Electronic communications and records

Official communications are those delivered through the Card1Card bot, web console, designated email address, or support account. Transactional notices about an Order, security, payment, or these Rules are sent independently of marketing consent. A User may opt out of advertising without ending Service access.

Electronic history, event logs, PDF confirmations, receipts, system timestamps, and identifiers may evidence agreed actions to the extent permitted by law. If records conflict, the latest mutually confirmed version controls over an informal summary.

The User should retain important documents. Card1Card may archive communications and documents for the period necessary for performance, security, accounting, legal compliance, and protection of rights.

16. Personal data and privacy

Card1Card processes contact and identity data, request content, device and activity information, payment metadata, and documents needed for an Order. Purposes include providing the Service, forming and performing Orders, security, required checks, accounting, complaint handling, and lawful improvement of operations.

Data is disclosed only to Partners, banks, payment and technical providers, professional advisers, and authorities that need it for the stated purpose or by law. A Partner may be an independent controller and must provide its own terms. Cross-border transfers are supported by applicable contractual, technical, and organizational safeguards.

Card1Card applies reasonable security, access minimization, and retention periods tied to purpose and law, but no system can guarantee absolute security. A User may request access, correction, deletion, restriction, or objection where applicable; some records may be retained for legal accounting, abuse prevention, and legal claims.

Card1Card does not sell personal information as a stand-alone product. A more specific privacy notice published for an interface or jurisdiction supplements this section and controls on data-processing details.

17. Confidential documents

Documents should be sent only through a method confirmed by an operator. The User should redact unnecessary data and must not submit payment secrets. Card1Card may remove a dangerous file, restrict a public link, or require renewed secure transmission.

Confidentiality does not prevent disclosure to a Partner for performance, an adviser under confidentiality duties, a payment provider, insurer, regulator, or authority under lawful process.

18. Intellectual property

The Platform, Card1Card brand, document structure, code, and original text are protected by their respective owners. These Rules grant only a limited right to use the Platform and documents for personal or internal business interaction with the Service.

The User retains rights in submitted content and grants Card1Card a limited, nonexclusive right to host, copy, transform, and transmit it solely for Order performance, security, backup, and lawful recordkeeping. Rights in a Partner deliverable are defined in the Order Confirmation; a license may be conditioned on full payment if disclosed in advance and permitted by law.

Feedback may be used to improve the Service without identifying the User unless otherwise agreed. No one may copy the brand, impersonate Card1Card, scrape data at scale, or bypass technical restrictions.

19. Suspension and termination

Card1Card may temporarily restrict access for a security threat, Rules violation, disputed payment, required review, legal demand, or Partner shutdown. Where reasonably possible, Card1Card will provide the general nature of the restriction and steps for restoration.

A User may stop using the Service and request account closure. Termination does not cancel accrued payment obligations, refund rights, confidentiality, required record retention, dispute resolution, or responsibility for earlier conduct.

20. Complaints and dispute resolution

A complaint should be sent to @card1card_support with the Order number, a clear description, the requested resolution, and supporting records. Card1Card will acknowledge it and aims to provide a substantive response within 15 business days. A complex review may take longer with a status update.

If the dispute concerns a Partner, Card1Card will transmit relevant materials and continue coordination, but the User may also contact the Partner, payment provider, regulator, consumer authority, or a court. A mandatory pre-dispute process applies only when required by law or an expressly agreed contract.

The parties will attempt good-faith resolution. Nothing waives emergency relief, a mandatory procedure, a collective remedy, or another nonwaivable right.

21. Force majeure and external events

A party is not responsible for delay caused by an event beyond reasonable control that could not reasonably be prevented, including natural disaster, war, a widespread communications outage, cyberattack, government action, sanctions measure, or failure of a bank, blockchain, courier, or critical infrastructure.

The affected party will provide notice of a material impact and take reasonable steps to reduce it. Force majeure does not eliminate a legally required refund for an unperformed portion and does not justify retention of money without legal basis.

22. Governing law and competent forum

Governing law and the dispute mechanism are determined by the written Order Confirmation, direct-provider terms, and mandatory choice-of-law rules. If no express choice is made, the law selected by the competent forum under applicable conflict rules applies. These Rules do not manufacture an artificial connection to a jurisdiction.

A dispute may be heard by a court, arbitration body, or other forum competent under mandatory law and the agreed Order terms. Any choice of law or forum preserves nonwaivable consumer protection in the User's country of habitual residence.

The Russian and English versions share the same purpose. In a discrepancy, the language of the Order Confirmation, the common meaning, and mandatory law are considered; neither version may be used to impose an undisclosed disadvantage.

23. Changes to these Rules

The version and effective date appear on the first page. Material changes will be published or delivered in advance when reasonably practicable. A new version applies to new Orders and continued use after notice.

An already confirmed Order remains governed by the version in effect at confirmation unless a change is required by law, improves the User's position, or is accepted by the parties. Prior versions may be made available on request.

24. General terms and contact

If one provision is invalid, the remaining provisions continue and the affected provision applies to the maximum lawful extent. A one-time failure to enforce a right is not a waiver. Card1Card may assign an agreement with the Service if User rights are preserved and notice is provided; the User may assign only with consent unless law provides otherwise.

Support and complaints: @card1card_support. The Order number should be included in every inquiry. Legally significant details of the Card1Card operator, Partner, and payment recipient are stated in the Order Confirmation, invoice, or another official notice associated with that Order.

Before confirming an Order

- Confirm that the Order number matches across all documents.
- Retain the Order Confirmation, invoice, and final document.
- If Payment Details are uncertain, stop the payment and contact support.
- Do not continue if the provider's role or a material term is unclear.

@card1card_support