

Terms of Use

1. Website Terms of Use

The website under the domain name www.noemon.money (the “Site”) is owned and operated by **NOEMON MONEY LIMITED (“NML”, “we”, “our”, “us”)**, a company registered in Cyprus with registered office at Foti Pitta, 9, Floor 2, Flat/Office 201, Nicosia, Lefkosia (CY-01), 1065, Cyprus. NML acts exclusively as an **Electronic Money Distributor (EMD)** of **Sureswipe PLC**, a licensed Electronic Money Institution supervised by the Central Bank of Cyprus. The Site is provided for informational and customer-support purposes relating to services **issued by Sureswipe PLC and distributed by NML**. NML does **not** itself issue electronic money.

By accessing or using the Site, you confirm that you have read, understood, and accepted these Terms of Use. If you do not agree, you must not use the Site.

2. User Behaviour

You must comply with applicable **Cyprus, EU and international law** and the regulations governing telecommunications and online services. You must refrain from unlawful, abusive, or improper use of the Site.

You are responsible for any damage caused to the Site or to any third party due to your misuse. If NML becomes involved in any claim or incurs any liability due to your breach of these Terms, you agree to **indemnify** NML for the resulting losses and costs.

3. Limitation of Liability

The Site and its content are provided “**as is**” and “**as available**” without warranties of any kind, whether express or implied, including but not limited to accuracy, completeness, timeliness, merchantability, non-infringement, or fitness for a particular purpose.

We endeavour to keep the Site available and error-free, but we do not guarantee uninterrupted operation. We are not liable for any temporary unavailability, suspension, malfunction, or technical issues.

To the maximum extent permitted by law, **under no circumstances** (including negligence) shall NML be liable to you or any third party for any direct, indirect, incidental, consequential, or special damages arising out of or in connection with your access to or use of the Site or reliance on its content.

Services notice: Any electronic money, payment accounts, or payment services referenced on the Site are **issued and managed by Sureswipe PLC**. NML provides **distribution and customer-support** services only. Nothing on the Site constitutes financial, legal, or other professional advice.

4. Intellectual Property

All content on the Site (including texts, images, graphics, logos, trade names, trademarks, layouts, software and data) is protected by Cyprus, EU and international intellectual property laws and is owned by NML or its licensors.

You may use the content solely for **personal, non-commercial** purposes. Any copying, distribution, publication, modification, creation of derivative works, resale, public display, or other exploitation is **prohibited** without prior written consent from NML (or the respective rights holder). NML reserves all rights and may seek remedies for any infringement.

5. Personal Data & Cookies

Your personal data is processed in accordance with our **Privacy Policy** (as updated from time to time). Please review the Privacy Policy regularly.

You must provide true, accurate, and up-to-date information when using contact forms or subscribing to newsletters.

The Site may use **cookies**. For details on what cookies are used and how to manage them, please see our **Cookies Policy**.

6. Links to Other Sites

The Site may contain links or references to third-party websites. NML does not control and is not responsible for the availability, content, data-protection practices, quality, or completeness of such third-party sites. Any links are provided **for convenience only** and do not imply endorsement. You should address any issues directly to the relevant third-party operators.

7. Applicable Law & Jurisdiction

These Terms and any dispute arising out of or in connection with the Site shall be governed by **Cyprus law**. The **courts of Cyprus** shall have exclusive jurisdiction, subject to any mandatory consumer-protection rules.

8. Contact

For information, clarifications, or requests regarding the Site, please contact:
info@noemon.money.

9. Changes to These Terms

We may update these Terms from time to time (for legal, regulatory, or operational reasons). The updated version will be posted on the Site with a revised “last updated” date and, where required by law, notified in advance. **Continued use** of the Site after changes take effect constitutes acceptance of the updated Terms.