

1. General Provisions

1.1. Definitions

- **Platform / NordPay** – A fintech service that enables cryptocurrency payment operations through its product.
- **Partner** – A legal or natural person registered in the NordPay Partner Program who attracts Clients via a unique referral link.
- **Client** – A person who starts using NordPay through the Partner's referral link.
- **Network Fee** – The cost of a transaction in the native cryptocurrency network (ETH, BTC, BNB, etc.); fully retained by NordPay to cover the transfer costs and excluded from partner commission calculations.
- **Service Fee** – NordPay's fee for providing the CryptoPayments service; a percentage of the Service Fee is shared between NordPay and the Partner.
- **Partner Commission** – The portion of the Service Fee paid to the Partner.

1.2. Scope of the Rules – These Rules define the terms of participation, commission calculation and payment, as well as the dispute resolution procedure between the Parties.

2. Conditions of Participation

- 2.1. To activate a partner account, the Partner must complete registration and pass KYC/AML verification.
- 2.2. Each Partner receives a unique referral link; multi-accounting and self-referral are prohibited.
- 2.3. The Partner agrees to use legal marketing channels and comply with the laws of the Clients' jurisdictions (especially for i-gaming, gambling, forex, etc.).

3. Commission Calculation and Rates

- 3.1. Commission = Service Fee × individual partner rate (up to 80%).
- 3.2. The rate is confirmed in writing after an evaluation of traffic quality and volume.
- 3.3. Example: With a Client turnover of 1,000,000 USD per week and a Service Fee of 2%, NordPay earns 20,000 USD. At an 80% rate, the Partner receives 16,000 USD.
- 3.4. Network Fees and all returns/chargebacks are excluded from the calculation.

4. Payment Procedure and Methods

4.1. Payments are made semi-automatically:

- The Partner submits a request in the personal account.
- The system confirms the request or asks for clarification within 24 hours.
- If needed, a personal manager contacts the Partner.

4.2. Available payout currencies: USDT (ERC-20 / TRC-20 / BEP-20), BTC, ETH, EURC, BUSD. Other assets — upon agreement.

4.3. Minimum payout per request — equivalent of 100 USD; maximum limit is discussed individually.

4.4. All network expenses (Network Fees) are deducted from the payout amount.

5. Support and Account Management

5.1. A personal account manager is assigned to the Partner as the single point of contact for billing, reporting, and disputes.

5.2. A separate integration manager connects the project to NordPay's API, supports it until the first profit is received, and assists with further improvements if necessary.

5.3. NordPay provides marketing materials, presentations, SDKs, and consultations upon request.

6. Conflict Resolution

6.1. All metrics (turnover, Service Fee, Partner's share) are recorded in platform reports; report data takes precedence in disputes.

6.2. Disputes are resolved via negotiations with the account manager. If no agreement is reached within 10 business days, the dispute is referred to arbitration chosen by NordPay.

6.3. NordPay reserves the right to suspend payments if fraud, KYC/AML violations, or legal breaches are suspected.

7. Responsibilities of the Parties

7.1. Partner:

- Must not generate spam traffic, incentivized sign-ups, or fraud;
- Must promptly provide requested documents;
- Must comply with NDA and confidentiality policy.

7.2. NordPay:

- Ensures 99.9% uptime for the platform;
- Pays commissions on time;
- Provides reporting and support during business hours.

8. Amendments to the Rules

8.1. NordPay will notify the Partner of any changes at least 7 calendar days in advance via email and/or personal account.

9. Termination of Participation

- 9.1.** The agreement may be terminated by either Party with 14 calendar days' notice.
- 9.2.** Upon termination, NordPay pays out confirmed commissions for the reporting period after final reconciliation.

10. Jurisdiction and Governing Law

- 10.1.** These Rules are governed by the laws of Canada or another jurisdiction as specified in an individual agreement.

11. Force Majeure

- 11.1.** A Party affected by force majeure is released from liability for non-performance during the period of such circumstances, provided the other Party is notified in writing.