Latin Link · Terms and conditions

Effective as of November 5, 2026.

1. About us

Latin Link is operated by Latin Link Blockchain S.A., a company incorporated under the laws of the Republic of Panama (Folio No. 155771802 · RUC 155771802-2-2025). Latin Link is a technology interface. It is not a bank, financial institution, money exchange or investment adviser.

2. Acceptance

By using the Platform (website and app) you accept these Terms. If you do not agree, do not use it.

3. Non-custodial nature

Your keys, your assets. Latin Link does not hold funds or control private keys or seed phrases. You connect an external wallet and sign every transaction. Latin Link cannot reverse, cancel or recover transactions or lost access. Latin Link does not ask you for identity documents to use the Platform. Third-party providers may require identity verification under their own terms (see 4.7).

4. Services and third-party providers

4.1 The Platform aggregates routes from independent third-party liquidity providers (quoting and execution of swaps, bridge and cross-chain) and displays MoonPay's interface (buying and selling crypto assets with local currency). It also provides direct QR or link payment requests in supported stablecoins, including USDT and USDC, on compatible networks. Payments are initiated from your wallet and sent directly to the recipient's wallet; Latin Link does not receive or hold those funds. Beta pilot: the bridge currently works only with USDC between compatible networks and may change.

4.2 Latin Link does not control, operate or guarantee those providers, their smart contracts, relayers, liquidity or availability. Their use is subject to each provider's terms and policies, which you accept when using their routes. Those third parties have their own terms and risks, separate from Latin Link's.

4.3 Some providers may ask you to verify your identity under their own terms (see 4.7).

4.4 Each provider's availability may vary by country, network, asset or amount, and may be suspended without notice.

4.5 Any identification of a route provider on the Platform or on the blockchain does not imply a corporate association with, or endorsement by, Latin Link.

4.6 Buying and selling crypto with MoonPay. Buying and selling crypto assets with fiat currency is provided by MoonPay, an independent third-party provider. When you use it, you contract directly with MoonPay, under MoonPay's terms of use and privacy policy (see “MoonPay terms by region” at the end of this section), which you accept with MoonPay. Latin Link only displays MoonPay's interface within the Platform. Latin Link is not a party to that transaction, is not MoonPay's partner or agent, does not receive, hold or transmit your funds or payments, and does not control MoonPay's execution, pricing, limits or timing. The crypto assets you buy are sent to the wallet address you provide. In a sale, you send crypto assets from your wallet to the address MoonPay indicates; that transfer is irreversible, and MoonPay pays the local currency to the withdrawal method you register with

MoonPay. Latin Link does not receive or transmit those funds. MoonPay terms by region. The applicable document depends on your country of residence and the service; confirm which one MoonPay presents to you before continuing. Official index of MoonPay terms: https://www.moonpay.com/legal/terms. European Union and European Economic Area: https://www.moonpay.com/legal/terms_of_use_europe. United Kingdom: https://www.moonpay.com/legal/terms_of_use_uk. Australia: https://www.moonpay.com/legal/terms_of_use_australia. Canada: https://www.moonpay.com/legal/terms_of_use_canada. Other supported jurisdictions (MoonPay Jersey Ltd): https://www.moonpay.com/legal/terms_of_use_jersey. MoonPay privacy policy: https://www.moonpay.com/legal/privacy_policy. Those terms may cover eligibility, identity verification, limits, quotes, fees, payment methods, timing, cancellations, refunds, risks, liability, privacy and dispute resolution. This summary does not replace your agreement with MoonPay.

4.7 Identity verification (KYC) by MoonPay. Identity verification for purchases is done by MoonPay under its own process. Latin Link does not receive your documents or hold your funds. MoonPay may ask you to verify your identity and other information before you transact. If MoonPay requests data or documents for a transaction, you provide them directly to MoonPay, which processes them under its own privacy policy. MoonPay may reject, limit or suspend transactions at its own discretion.

4.8 Availability. Buying with MoonPay is available only in countries where MoonPay offers the service and Latin Link has enabled it. Selling with MoonPay is available only in Panama, Honduras, Peru, Paraguay, Guatemala, Costa Rica, El Salvador, Argentina, Chile, Uruguay, the European Union and the European Economic Area, the United Kingdom, the United Arab Emirates, Singapore, Australia and Turkey. In Ecuador, Bolivia, Colombia, Hong Kong, Canada and the Dominican Republic only buying is available. MoonPay is not available in the Restricted Territories listed in section 5.3 or in the countries listed in section 5.7. Availability, payment methods and limits may change without notice; the current list is shown on the Platform.

4.9 Complaints. Complaints about payments, charges, verification, refunds or delivery of a MoonPay purchase are handled by MoonPay (https://support.moonpay.com). Latin Link can guide you at soporte@latin-link.net but cannot reverse or refund MoonPay transactions.

5. Eligibility, Restricted Territories and Sanctions

5.1 You must be at least 18 years old or the age of majority in your jurisdiction, if higher, and have the legal capacity to accept these Terms.

5.2 You represent and warrant that: (a) you are not on any sanctions list (including the UN Security Council Consolidated List, the U.S. OFAC SDN List and the lists applicable in Panama) and are not acting on behalf of anyone who is; (b) you do not reside, are not located, are not a citizen of and are not incorporated in a Restricted Territory; (c) you will not use the Platform to transact with sanctioned persons or persons located in a Restricted Territory.

5.3 Restricted Territories: Cuba, Iran, North Korea, Syria, the Crimea (including Sevastopol), Donetsk, Luhansk, Zaporizhzhia and Kherson regions of Ukraine, Russia, Belarus, the United States (and its territories: Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Northern Mariana Islands and the U.S. Minor Outlying Islands), South Korea, China and Venezuela, and any other country or region subject to comprehensive sanctions or where use of the Platform or of a provider is prohibited. Third-party providers, including MoonPay, may have additional lists, which also apply.

5.4 Using VPNs, proxies or other techniques to circumvent these restrictions is prohibited.

5.5 Latin Link may block addresses, IPs or routes, and deny or suspend access, without notice, to comply with this section.

5.6 You may not use the Platform for money laundering, terrorist or proliferation financing, fraud or any unlawful activity.

5.7 Service-specific restrictions. In addition, some services are not offered in certain countries by decision of Latin Link or of the provider. By decision of Latin Link, access to Platform services is blocked from Mexico and Brazil, including the features used to create or complete payments; buying or selling with MoonPay is not available in Japan, India, Myanmar, Afghanistan or Nicaragua, and selling with MoonPay is not available in the Dominican Republic. If a service is not shown as available in your country, do not try to access it by other means (5.4).

6. No advice

Nothing on the Platform is financial, legal or tax advice. Decisions about using the Platform and your digital assets are your responsibility. Cryptocurrencies and blockchains involve significant risks; do your own research before trading.

7. Risks

7.1 General: volatility, regulatory changes, network failures and congestion.

7.2 Bridge and cross-chain. When you move assets between networks you accept that: - (a) transfers may be delayed or remain pending due to congestion, block finality or lack of liquidity; - (b) the smart contracts of any network or provider may have bugs or vulnerabilities, or be exploited; - (c) relayers, oracles or other third-party verification mechanisms may fail, be delayed or act incorrectly; - (d) if you choose the wrong network or address, or an unsupported asset, you may lose your funds permanently; - (e) gas, the provider's cost and Latin Link's fee may vary between the quote and execution, within the limits shown in the quote (minimum amount to receive); - (f) transactions confirmed on the blockchain are irreversible.

7.2A Selling with MoonPay. When you sell, you accept that: (a) if you send the crypto assets to an address or network other than the one MoonPay indicates, you may lose them permanently, and that transfer cannot be reversed; (b) the local-currency payout may be delayed or rejected by MoonPay or by your bank or payment provider, and Latin Link does not control that payout.

7.3 Latin Link cannot intervene in third-party transactions or guarantee their outcome.

8. Fees, quotes and network costs

8.1 Single fee. Latin Link charges a single fee of 0.0999% of the amount of each swap, bridge and cross-chain transaction, on any enabled pair and network.

8.2 Gas and provider cost. In addition, the user pays the network cost (gas), which goes directly to the network and not to Latin Link. For bridge and cross-chain, the cost of the third-party liquidity provider is added. Both amounts are shown separately in the quote before you sign.

8.3 Estimated total. The estimated total is shown before you sign; gas may vary depending on network congestion.

8.4 Quotes. Before you sign, the quote shows the estimated net output, the minimum amount to receive, the Latin Link fee, the third-party liquidity provider's cost where applicable, the sum of both, the estimated gas and the price impact (slippage), which is not a Latin Link fee. Quotes may change before confirmation due to changes in liquidity, route, asset prices or network conditions. Some charges are already included in the net output and are not deducted twice. See rates and examples on the fees page (https://www.latin-link.net/fees). The current quote you review in your wallet before signing is the one that applies to that transaction.

8.5 Monitoring and compliance. Latin Link may monitor transactions initiated from the Platform and delay them in the interface (frontend) or reject them in accordance with its compliance policy, including the restrictions in section 5. Latin Link does not hold funds at any time: a delay or rejection only prevents the Platform from presenting or transmitting the transaction, and the funds remain in your wallet. Transactions are also subject to the liquidity available on each route and network, and the third-party liquidity provider may apply additional limits.

8.6 Latin Link fee on MoonPay transactions. Latin Link charges a fee of 0.75% of the amount of each purchase and 0.50% of the amount of each sale that you make with MoonPay through the Platform. This fee may vary by payment method; the fee that applies to your transaction is shown before you confirm. MoonPay collects it on Latin Link's behalf as part of the same transaction. This fee is separate from MoonPay's own fees (including processing and payment-method fees) and from network (gas) costs, which are set by each of them and are not received by Latin Link. Before you confirm the transaction, MoonPay's screen shows you the Latin Link fee, MoonPay's fees, the network cost and the total. If you do not agree, do not confirm.

8.7 Fee changes. The fees in this section may change; changes are published in these Terms (section 15) and apply from publication. The applicable fee is the one shown before you confirm each transaction.

8.8 Irreversibility. Once a transaction has been signed, broadcast and confirmed on the blockchain, Latin Link cannot cancel it, reverse it or change its costs.

8.9 QR Pay (direct QR or link payments). During the pilot, Latin Link charges merchants no fee on direct QR or link payments. Network (gas) and third-party fees may apply. The payment goes directly from the customer's wallet to the merchant's wallet; Latin Link does not hold the funds at any time. Latin Link is not a party to the sale between the customer and the merchant. Any change will be notified in accordance with section 15.

9. Taxes

You are solely responsible for reporting and paying any taxes arising from transactions or activities you carry out through the Platform, under the laws of your jurisdiction. We recommend consulting a tax advisor.

10. Intellectual property

All elements of the Platform (logo, design, content, code, interface) are the property of Latin Link or its licensors. You may not copy, modify, distribute or reproduce them without prior written authorization.

11. Limitation of liability

The Platform is provided "as is" and "as available". To the fullest extent permitted by law, Latin Link is not liable for losses arising from: acts or omissions of third-party providers (third-party liquidity providers, MoonPay, wallets), failures of networks or smart contracts, user errors, unauthorized access to your wallet, or indirect damages or lost profits.

12. Indemnity

You agree to hold Latin Link harmless from claims arising from your breach of these Terms or of the law, to the extent permitted by applicable law.

13. Suspension

We may suspend or terminate your access to the Platform at any time if you breach these Terms, if required by law, to comply with section 5 or for operational reasons, without prior notice.

14. Privacy

See the Privacy Notice at /privacy. The data and documents you provide to MoonPay are processed by MoonPay under its own privacy policy (see 4.7).

15. Changes

We may update these Terms, including fees. Changes are published on the Platform and apply from publication, with no retroactive effect on transactions already signed. The effective date appears at the top. Continued use of the Platform means you accept the Terms in force.

16. Governing law and jurisdiction

These Terms are governed by the laws of the Republic of Panama. Disputes are submitted to the courts of Panama City, unless mandatory local law provides otherwise.

17. Contact

soporte@latin-link.net In case of any discrepancy between this English version and the Spanish version, the Spanish version prevails.