

The website and mobile apps are owned by the company Polar Money, incorporated in USA with a registered number D1537006 and registered office at 905 1/2 S Main St #600Kalispell, MT 59901 ("**POLAR**").

Cryptocurrency services offered on the Website and Mobile Application are provided by Vault Fintech Solutions s.r.o., a company incorporated in Czech Republic with the company number 21627002, and a registered office at Frydlantská 1312/19, Kobylišy, 182 00 Praha 8, Czech Republic. Vault Fintech Solutions s.r.o. is registered as a virtual currency exchange operator and a custodian virtual currency wallet operator. Digital currency values fluctuate due to market changes. The cards are issued according to the [Terms of Payment Cards](#) and [Terms of Use](#). Our products and services may not be available in all countries and are subject to applicable terms and conditions. Eligibility for specific products and services is determined by Vault Fintech Solutions s.r.o. Product rates may change.

The Website is currently unavailable in a number of regions due to various reasons, which may include regulatory restrictions, sanctions, or operational limitations. These regions are:

- Afghanistan
- Belarus
- Burkina Faso
- Cameroon
- Central African Republic
- Cuba
- Gaza Strip (Palestine)
- Guinea-Bissau
- Haiti
- Iran
- Iraq
- Kenya
- Lebanon
- Libya
- Mali
- Mozambique
- Myanmar
- Nicaragua
- North Korea
- Panama
- Russia
- Somalia
- South Sudan
- Sudan
- Syria
- Tanzania
- The Democratic Republic of the Congo
- Ukraine
- Vanuatu
- Venezuela
- Yemen
- Zimbabwe

We understand that this may be disappointing for users in these regions, and we apologize for any inconvenience caused. We are constantly monitoring the situation and exploring ways to expand our services to more regions.

For users in the listed regions, we encourage you to follow us on social media for updates on our progress and future expansion plans. We are optimistic that the regulatory landscape will evolve, and we hope to welcome you to our crypto community soon.

In the meantime, please be aware that attempting to access the platform from a restricted region may violate local laws and regulations. We advise you to refrain from such attempts and wait for the official announcement of our services in your region.

We appreciate your understanding and patience as we work towards making our platform accessible to users around the world.