

Terms of Service

On-Chain-Labs Limited

Effective Date: October 2025

1. Service Provider

These Terms of Service (“Terms”) govern your access to and use of the services provided by On-Chain-Labs Limited, a company incorporated in Hong Kong (Incorporation Number: 77655466), with its registered office at Unit 1603, 16/F, The L. Plaza, 367-375 Queen’s Road Central, Sheung Wan, Hong Kong (hereinafter referred to as “the Company”, “we”, “us”, or “our”).

By purchasing a membership or accessing any of our services, you agree to be bound by these Terms. If you do not agree to these Terms, please do not use our services.

2. Services

The Company provides cryptocurrency education and research services, including but not limited to:

- Daily market briefings and analysis
- Premium newsletter content
- Educational materials on cryptocurrency markets
- Community access via Discord and other platforms
- On-chain data analysis and research reports
- AI-powered analytical tools and bot services

3. Merchant of Record & Payment Processing

All payments for our services are processed exclusively through Whop, Inc. (“Whop”). Whop acts as the Merchant of Record for all transactions. This means:

- Your purchase agreement and payment relationship is formed directly with Whop.
- Whop is responsible for processing all payments, handling billing inquiries, issuing invoices, and managing refunds in accordance with Whop’s terms and policies.
- Whop collects payments on behalf of On-Chain-Labs Limited and remits the applicable amounts to the Company after deducting its fees.
- Any billing disputes, chargebacks, or payment-related inquiries must be directed to Whop in the first instance.

By completing a purchase, you acknowledge and agree that you are entering into a payment relationship with Whop as the Merchant of Record, and that Whop’s Terms of Service and Privacy Policy apply to all payment-related matters. On-Chain-Labs Limited remains the provider of the underlying services and content.

4. Role of On-Chain-Labs Limited

On-Chain-Labs Limited is the seller and provider of all services and content delivered through the platform. While Whop handles the commercial transaction as Merchant of Record, the Company is solely responsible for:

- The creation, quality, and delivery of all content and services
- Customer support related to service content and access
- Community management and moderation
- Compliance with applicable content and service regulations

Any individuals appearing in content (including but not limited to video presentations, written materials, or community interactions) act solely in their capacity as representatives or contractors of On-Chain-Labs Limited.

5. No Financial Advice Disclaimer

The content provided by the Company is for educational and informational purposes only and does not constitute financial, investment, tax, or legal advice. Nothing contained in our services should be construed as a recommendation or solicitation to buy, sell, or hold any cryptocurrency, token, or financial instrument. You are solely responsible for your own investment decisions. Past performance does not guarantee future results. Cryptocurrency markets are highly volatile and involve substantial risk of loss.

6. Membership and Payment Terms

Membership fees are processed through the Whop platform. By subscribing, you authorize recurring payments as outlined at the time of purchase. All payment terms, including refund policies, are governed by Whop's policies as the Merchant of Record. The Company reserves the right to modify pricing with reasonable notice to existing subscribers.

7. Intellectual Property

All content, materials, and intellectual property provided through our services are owned by On-Chain-Labs Limited. You may not reproduce, distribute, modify, or create derivative works from our content without prior written consent from the Company. Your membership grants you a personal, non-transferable, non-exclusive license to access and use the content for your own personal, non-commercial purposes.

8. Limitation of Liability

To the fullest extent permitted by law, On-Chain-Labs Limited, its directors, officers, employees, and contractors shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of profits, data, or financial losses resulting from your use of or reliance on our services or content.

Our total liability shall not exceed the amount paid by you for the service in the twelve (12) months preceding the claim. For any liability arising from payment processing, please refer to Whop's Terms of Service.

9. Termination

Either party may terminate the membership at any time. You may cancel your subscription through the Whop platform. The Company reserves the right to suspend or terminate access to services for any user who violates these Terms or engages in conduct that is harmful to other members or the Company.

10. Data Protection & Privacy

Payment-related personal data is collected and processed by Whop in its capacity as Merchant of Record, subject to Whop's Privacy Policy. On-Chain-Labs Limited processes personal data necessary for the delivery of its services in accordance with applicable data protection laws. For details on how we handle your data, please refer to our Privacy Policy.

11. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. Any disputes arising from or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Hong Kong. For disputes relating to payment processing, Whop's dispute resolution procedures may also apply.

12. Amendments

The Company reserves the right to update or modify these Terms at any time. Changes will be communicated through the Whop platform, via email, or through our community channels. Continued use of our services after any modifications constitutes your acceptance of the revised Terms.

13. Contact Information

On-Chain-Labs Limited

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