

Escrow Rules

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1. Escrow Rules

1.1. Currency and networks

XDBay escrow-like settlements are supported exclusively in USDC.

Supported networks are Polygon, Arbitrum, Base and Solana. XDBay may add, remove or suspend networks at any time.

Funds are credited after transaction detection and 10 blockchain confirmations.

Mistaken transfers, unsupported networks, unsupported tokens, wrong addresses and other blockchain errors are solely the User's risk. XDBay is not required to recover or compensate such funds.

1.2. Wallet and balance

Funds are held in a XDBay wallet solely technically and only until a release or refund event, or until completion of a dispute/compliance/security procedure.

A User may top up a balance without a specific transaction. Such funds are not a deposit, bank account, investment product or yield instrument.

Withdrawal is possible only to a wallet registered and verified in XDBay's system, subject to KYC/KYB and compliance checks.

1.3. Fees

XDBay fee is 10% on top of the order amount. If the order amount is 100 USDC, the Customer pays 110 USDC.

Gas/network fees are borne by the Platform and included in XDBay's fee unless XDBay states otherwise.

XDBay fee, network costs, processing costs and compliance costs are non-refundable except in case of a clear and documented technical error by XDBay.

1.4. Release, refund and disputes

After delivery of the result, the Customer may open a dispute within 24 hours. If no dispute is opened, the result is automatically accepted after 48 hours.

In a dispute, XDBay makes one of two decisions: full release of the escrow amount to the Contractor or full refund of the escrow amount to the Customer. XDBay does not split the escrow amount

partially between the Customer and the Contractor.

XDBay's dispute decision is final within the Platform.

XDBay may refuse to review a dispute or decide it based on available information if the parties communicated outside the Platform, failed to provide evidence, breached rules or acted in bad faith.

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