

TerriFiX Point Ltd.

Terms & Conditions

Waitlist and Pre-Launch Early Access Program

Last updated: 15 June 2026

Scope of these Terms. These Terms apply only to the TerriFiX Point Ltd. landing page, waitlist, pre-launch communications, optional feedback, and early access benefit. They are not the full product terms for the future TerriFiX Point Ltd. wallet, payment, currency conversion, or AI financial expert services. Those future services will be subject to separate product terms, eligibility checks, regulatory requirements, and local availability when launched.

1. Who We Are

These Terms & Conditions ("Terms") are between you and TerriFiX Point Ltd., an Israeli company incorporated under the laws of the State of Israel, company registration number 517042982 ("TerriFiX", "we", "us", or "our").

If you have questions about these Terms, the waitlist, or TerriFiX's use of your information, you can contact us at admin@terrifix.net

2. Acceptance of These Terms

By accessing the TerriFiX landing page, joining the waitlist, submitting feedback, or opting in to receive TerriFiX emails, you agree to these Terms. If you do not agree, do not join the waitlist or submit information through the landing page.

You must be at least 18 years old, or the age of legal majority in your country, to join the waitlist or participate in the early access program.

3. Waitlist Registration

The TerriFiX waitlist allows users to register interest in TerriFiX's future services. At the current waitlist stage, TerriFiX may collect limited information such as your country, email address, consent choices, and any optional feedback you choose to provide.

Joining the waitlist does not create a customer account, payment account, wallet account, bank account, investment account, or any regulated financial service relationship. It also does not guarantee that TerriFiX will launch in your country, launch on a specific date, or invite every waitlist registrant to use the product.

You agree that the information you provide is accurate and that you will not register using false, misleading, automated, or third-party information.

4. Emails and Communications

If you consent to receive emails from TerriFiX, we may send you emails about your waitlist status, product updates, early access invitations, availability in your country, and related TerriFiX announcements.

You can unsubscribe from marketing or product update emails at any time by using the unsubscribe link in our emails or contacting us at admin@terrifix.net.

Even if you unsubscribe from marketing emails, TerriFiX may still send administrative or legal emails where necessary, such as changes to these Terms or notices related to your waitlist registration.

5. Early Access and Lifetime Free Wallet Benefit

TerriFiX may offer certain early users a lifetime free wallet benefit. This benefit is limited to the first 1,000 eligible users who validly join the TerriFiX waitlist, as determined by TerriFiX's records.

The benefit is personal, non-transferable, non-saleable, and limited to one account per person. It is available only to eligible individual users and is not available to companies, organizations, institutions, partnerships, trusts, merchants, professional traders, or any other business or organizational users.

The lifetime free wallet benefit is available only to eligible individual users for reasonable personal, non-commercial use, including genuine personal payment and spending needs such as buying goods and services. It may not be used for currency trading, arbitrage, treasury activity, high-volume FX conversion, business purposes, holding or reconvertng currency for speculative purposes, or any other non-personal use.

The benefit will be subject to eligibility, identity and compliance checks, regulatory availability, fair-use limits, transaction limits, and the product terms that will apply when the wallet launches.

For clarity, being one of the first 1,000 eligible users provides a pricing benefit only and does not exempt any user from the product terms, eligibility requirements, compliance checks, fair-use limits, transaction limits, regulatory restrictions, or any other terms that will apply when the relevant TerriFiX product launches.

TerriFiX may reject, delay, limit, suspend, or cancel any registration, benefit, transaction, account, or access to the service if TerriFiX reasonably believes that there are duplicate accounts, false information, transfer or sale of access, automated registrations, attempts to bypass limits, commercial use, currency trading or arbitrage, excessive use, non-personal use, or other abuse.

The lifetime free wallet benefit applies to TerriFiX's multi-currency wallet only, as further described in the product terms that will apply when the wallet launches. It does not necessarily apply to third-party services, optional services, external costs, taxes, regulatory charges, or any future products or features unless TerriFiX expressly states otherwise.

This benefit does not guarantee that TerriFiX will launch in any particular country or on any particular date.

6. Zero-Cost Wallet Statement

TerriFiX's multi-currency wallet is designed with no account fees, no subscription fees, and no FX spread or fees on currency conversion, as further described in TerriFiX's Terms & Conditions and future product terms.

TerriFiX does not charge users for the multi-currency wallet. TerriFiX's monetization model is based on third-party partnerships and optional services, as further described in TerriFiX's applicable terms and disclosures.

TerriFiX will not sell or trade users' personal data, push services users do not need, or make recommendations based on undisclosed commercial incentives. Our goal is to keep TerriFiX aligned with users and not to profit from hidden costs or poor financial decisions.

7. Future Product Terms and Regulated Services

The TerriFiX wallet, payment, currency conversion, and AI financial expert services are not fully launched at the time these Terms are published. When those services become available, they may be subject to separate product terms, privacy notices, risk disclosures, fee disclosures, country-specific terms, regulatory requirements, and eligibility checks.

Regulated features, including wallet, payment, and currency-related services, will be available only in countries where TerriFiX is legally permitted to operate. Some parts of the service may require local licenses or regulatory approvals, and TerriFiX will launch them in each country only once the required permissions are in place.

TerriFiX aims to make non-regulated parts of the service available globally, where possible.

8. Personal AI Financial Expert

TerriFiX's personal AI financial expert is intended to help users understand options, avoid costly mistakes, identify opportunities, and receive suggested actions for review and approval.

The AI financial expert will not execute financial actions without your approval where approval is required. TerriFiX will never allow users to pay TerriFiX or any third party through the service without clearly knowing it and approving it in advance.

TerriFiX is designed to provide financial information, guidance, insights, and suggested actions based on user data and available options. Whether any part of the service is considered regulated financial advice may depend on the country, applicable regulation, required licenses, and the product terms that apply at launch.

9. Optional Feedback and Founder Questions

After joining the waitlist, you may choose to answer optional questions, provide feedback, or ask questions to TerriFiX's founders. This is voluntary.

By submitting feedback, suggestions, questions, ideas, or comments, you give TerriFiX permission to use them to evaluate, improve, develop, market, and operate TerriFiX products and services, without payment or obligation to you. TerriFiX will handle personal information contained in feedback according to its Privacy Policy.

TerriFiX may respond to questions or feedback by email, but we do not guarantee that every message will receive a response.

10. User Conduct

You may not use the landing page, waitlist, early access program, or future invitation process in a way that is unlawful, misleading, abusive, automated, fraudulent, or intended to manipulate eligibility or access.

- creating duplicate or fake registrations;
- using bots, scripts, automated tools, or mass sign-up methods;
- using another person's email address or identity without permission;
- selling, transferring, or attempting to transfer your waitlist position or early access benefit;
- attempting to bypass TerriFiX's eligibility, compliance, fair-use, transaction, or country restrictions;
- using TerriFiX for business, institutional, treasury, trading, arbitrage, high-volume FX conversion, or other non-personal purposes.

11. Availability and Changes

TerriFiX is a pre-launch product. Features, timelines, countries, currencies, eligibility rules, and launch plans may change.

TerriFiX may modify, suspend, or discontinue the landing page, waitlist, early access program, or any planned feature at any time, subject to applicable law and any commitments expressly stated in these Terms.

TerriFiX may update these Terms from time to time. If we make material changes, we may notify waitlist users by email or by posting an updated version on the TerriFiX website. The updated Terms will apply from the date stated in the updated version.

12. Privacy

TerriFiX's collection and use of personal information is described in TerriFiX's Privacy Policy.

At the current waitlist stage, TerriFiX collects only limited information, such as your email address, country, consent choices, and any optional feedback you choose to provide. We do not ask for your name, and we do not connect to bank accounts, card accounts, or any private financial databases at this stage.

When the TerriFiX product launches, user privacy will be protected in accordance with applicable laws, TerriFiX's Privacy Policy, and strict industry-standard privacy and security practices.

13. Intellectual Property

The TerriFiX name, brand, website, landing page, text, designs, product concepts, software, and related materials are owned by TerriFiX or its licensors and are protected by applicable intellectual property laws.

You may not copy, reproduce, distribute, modify, scrape, reverse engineer, or commercially exploit TerriFiX materials except as permitted by law or with TerriFiX's written permission.

14. No Warranty

The landing page, waitlist, early access program, and pre-launch materials are provided on an "as is" and "as available" basis. To the maximum extent permitted by law, TerriFiX makes no warranties that the landing page or waitlist will be uninterrupted, error-free, secure, or available at any particular time.

Nothing on the landing page or in waitlist communications is intended to guarantee financial results, product launch, regulatory approval, availability in any country, or access to any future service.

15. Limitation of Liability

To the maximum extent permitted by applicable law, TerriFiX will not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages, or for loss of profits, revenue, data, goodwill, or opportunities arising from or related to the landing page, waitlist, early access program, or pre-launch communications.

Nothing in these Terms limits liability where it would be unlawful to do so.

16. Governing Law and Disputes

These Terms are governed by the laws of Israel, without regard to conflict of law rules.

The courts of Israel will have exclusive jurisdiction over disputes relating to these Terms, unless mandatory consumer protection laws in your country provide otherwise.

17. Contact

For questions about these Terms, the waitlist, or TerriFiX, contact us at admin@terrifix.net.