

Terms of Service

Last Updated: March 27, 2025

Welcome to **APOLLO**! By accessing or using our website and services, you agree to abide by these Terms of Service. Please read them carefully.

1. Service Description

APOLLO provides a permissionless solution for depositing and withdrawing BTC, enabling users to mint zBTC on Solana. zBTC serves as the only recognized proof of BTC custody within the system, and holders can withdraw BTC at a 1:1 ratio. With zBTC, users can participate in DeFi activities on Solana while retaining the ability to withdraw native BTC at any time.

2. User Eligibility

By using APOLLO, you confirm that you are at least 18 years old and have the legal capacity to enter into this agreement. You are responsible for ensuring compliance with local cryptocurrency and financial regulations applicable in your jurisdiction.

Access to APOLLO is restricted in certain jurisdictions due to internal compliance policies and applicable regulatory considerations. This includes, but is not limited to:

- United States
- Canada
- Netherlands
- Cuba
- Iran
- Syria
- Taiwan (Republic of China)
- Democratic People's Republic of Korea (DPRK)
- Crimea region and any non-government controlled areas of Ukraine

APOLLO may update this list from time to time at its sole discretion. Technical measures such as IP blocking may be implemented to enforce these restrictions.

3. User Responsibilities

Users are responsible for securing their wallets and understanding the risks of cross-chain asset movement, including BTC deposits, zBTC usage, and withdrawals. **APOLLO** is not liable for losses caused by user mismanagement.

Examples of mismanagement include failing to secure private keys, authorizing malicious smart contracts, or unintentionally transferring assets to incorrect addresses.

4. Acceptable Use

You agree not to engage in activities that may harm or disrupt **APOLLO**'s services, such as hacking attempts, malware distribution, or fraudulent activities.

5. Account Management

Users must connect a supported wallet to interact with the platform. By connecting, you authorize **APOLLO** to use the necessary information to deliver services. Data collection is optional, and users control what information is shared.

6. Deposit & Withdrawal

BTC deposits are recorded and result in the minting of zBTC on Solana. **zBTC is the only recognized certificate for BTC custody**, regardless of how it was obtained. Withdrawal requests burn zBTC and release BTC to the user, subject to standard verification and processing conditions.

7. Withdrawal Processing

BTC withdrawals are not instant and may require a processing period depending on network conditions and system availability. zBTC must be held in a wallet you control in order to initiate a withdrawal.

8. Early Withdrawal Risks

Withdrawal requests submitted under abnormal network conditions (e.g., congestion or incomplete validation) may result in delays or require re-authentication. No additional fees are charged for early withdrawal, but failure to meet network requirements may invalidate the request.

9. Termination of Service

We reserve the right to terminate or suspend access to **APOLLO** for violations of these Terms of Service or malicious behavior. We will attempt to notify you before termination, except in cases involving critical security threats.

10. Arbitration and Class Action Waiver

By using APOLLO, you agree that any dispute, claim, or controversy arising from these Terms or your use of the platform will be resolved through binding and confidential arbitration on an individual basis. You waive the right to bring any claim as part of a class, collective, or representative action, and no arbitration may be consolidated with others. You must notify us in writing within thirty (30) days of any dispute so both parties can attempt to resolve it in good faith. If unresolved, the dispute will be settled by a neutral arbitrator, conducted in English, with each party bearing its own costs unless otherwise determined in the final award.

zBTC Usage Policy

The zBTC Usage Policy outlines the rules and expectations for interacting with zBTC within the APOLLO protocol.

1. zBTC Recognition

Only **zBTC** minted via APOLLO is considered valid proof of BTC custody. Users must hold zBTC in a supported wallet to initiate withdrawal. APOLLO does not track the origin of zBTC—**holding zBTC is the sole requirement** to unlock BTC withdrawal.

2. Withdrawal Rules

- Withdrawal Ratio: 1 zBTC = 1 BTC
- Eligibility: Any Solana wallet holding zBTC can request withdrawal.
- Finality: Once zBTC is burned, the corresponding BTC withdrawal cannot be reversed.

3. System Capacity

- Withdrawal Capacity: The system may enforce limits based on BTC vault reserves.
- Transparency: On-chain Proof-of-Reserve data is available to ensure 1:1 BTC backing.
- No Prioritization: All withdrawals are processed equally, without preference based on amount or wallet type.

4. Wallet Responsibility

- Users are solely responsible for wallet security.
- Loss of access to a wallet containing zBTC may result in permanent loss of withdrawal rights.
- Ensure all zBTC transactions are initiated from wallets you control.

5. No Guarantees

APOLLO does not guarantee continuous uptime, instant processing, or fixed network conditions. The availability of BTC withdrawals may be impacted by market volatility, network delays, or third-party infrastructure.

6. Compliance and Limitations

- Users are responsible for ensuring all interactions comply with applicable local laws.
- Withdrawal actions are final and cannot be reversed.
- APOLLO does not offer financial advice or endorse specific usage of zBTC.

Liability Limitation

1. Limit of Liability

APOLLO is not liable for any damages, including data loss, asset loss, or security breaches, arising from the use of our services.

2. Indemnity

By using **APOLLO**, you agree to indemnify us against claims, losses, or third-party disputes arising from your use of the protocol or violation of these terms.

3. Disclaimer of Warranties

APOLLO services are provided “as is” and “as available,” without any warranty regarding uptime, performance, or compatibility.

Intellectual Property Rights

All content, designs, and trademarks on the **APOLLO** website are the property of the project team. You may use our content for personal, non-commercial purposes only. Unauthorized commercial use is strictly prohibited.

Third-party content, if featured, remains the property of their respective owners.