



ORYVIA SKYE BANK – GENERAL TERMS & CONDITIONS

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 Email: info@oryviaskye.com

 Website: www.oryviaskye.com

These General Terms & Conditions govern your use of our financial services and platforms. By opening an account or engaging with any of our services, you agree to the terms outlined below. Please read them carefully to understand your rights, responsibilities, and the regulatory policies that guide our operations.

1. Account Eligibility & Registration

To open an account with Oryvia Skye Bank, you must:

- Be at least 18 years old
- Provide valid government-issued identification
- Complete KYC (Know Your Customer) verification
- Accept and agree to the full Terms and Conditions

2. Use of Services

Oryvia Skye Bank provides banking services including:

- Personal and Business Accounts
- Online and Mobile Banking
- International Transfers
- Credit Card Services

- Cryptocurrency Custody & Transfers
- Currency Exchange and Investment Advisory

By using any of these services, you consent to all monitoring, compliance checks, and regulatory requirements as imposed by relevant authorities, including the European Central Bank (ECB), Austrian Financial Market Authority (FMA), and the Financial Action Task Force (FATF).

3. Online & Mobile Banking Terms

By accessing our digital banking services, you agree to the following:

3.1 Security

- You must protect your login credentials.
- Two-Factor Authentication (2FA) is required for sensitive actions.
- Session timeouts and IP monitoring are in place for your protection.

3.2 Service Access

- Access may be temporarily interrupted for maintenance or updates.
- The Bank is not liable for internet outages, mobile device errors, or third-party service disruptions.

3.3 Usage

- You may not use online banking for unlawful or unauthorized transactions.
- Any misuse will result in suspension and potential legal action.

4. Deposits & Withdrawals

- Deposits may be made via approved methods including bank transfers, direct deposits, and check lodgement (subject to verification).
- Withdrawals and transfers are subject to transaction limits, anti-money laundering checks, and daily security reviews.

5. Transaction Limitations & Regulatory Clearances

Some accounts may be subject to transaction thresholds and regulatory restrictions such as:

- Daily/weekly/monthly transfer caps
- Dormancy rules after 12 months of inactivity
- Triggers requiring compliance clearance before outgoing transfers

COT (Cost of Transfer) Code Requirement

- The COT Code is a unique compliance key issued after a 5% regulatory fee is confirmed on the available balance.
- This fee is not deducted from your balance.
- Mandated by regulators like:
 - European Central Bank (ECB)
 - Austrian Financial Market Authority (FMA)
 - Financial Action Task Force (FATF)

Oryvia Skye Bank enforces this to maintain global compliance and transaction integrity.

6. Credit Card Terms

Eligibility

Credit card issuance is subject to:

- Creditworthiness checks
- Verified income or banking history
- Acceptance of the Credit Card Addendum

Interest & Fees

- APR varies by card type
- Grace period: 21–25 days
- Late fees, foreign transaction fees, and cash advance charges apply

Security & Usage

- Unauthorized use must be reported within 24 hours
- Cards remain property of the Bank
- Misuse may lead to suspension or legal action

7. Cryptocurrency Services

Oryvia Skye Bank offers crypto services, including:

- Custody of supported assets (e.g., BTC, ETH, USDT)
- Crypto-to-fiat conversion
- Blockchain transfers

7.1 Regulatory Compliance

- All crypto activity is subject to KYC, AML, and source of funds checks.
- Compliance with FATF Travel Rule and blockchain analytics.

7.2 Volatility & Risk Disclosure

- Crypto is volatile and not insured under deposit protection schemes.
- The Bank is not liable for blockchain delays or irreversible client-side errors.

7.3 Transfers

- Requires 2FA and may be delayed for review.
- Risky wallets may result in suspension.

7.4 Supported Assets & Fees

- Fees and tokens supported are listed in your dashboard.
- The Bank may delist tokens without notice.

8. Account Security

You are responsible for:

- Securing your account login
- Monitoring account activity
- Reporting issues within 24 hours

Suspicious or noncompliant activity may result in suspension or access restrictions.


9. Dormant Accounts


Accounts with no debit transactions for 12 months are marked dormant.

- Reactivation may require full identity re-verification.
- COT Code compliance may apply.

10. Dispute Resolution

For disputes or inquiries:

 info@oryviaskye.com

 +43 680 540 00435

Unresolved issues may be escalated to the FMA, ECB, or other financial authorities, as needed.

11. Amendments

We reserve the right to amend these Terms. Updated versions will be posted at:

 www.oryviaskye.com

12. Governing Law

These Terms are governed by the laws of Austria, with additional adherence to applicable U.S. financial regulations and international compliance standards.

By using Oryvia Skye Bank services, you agree to these Terms and Conditions