

General Terms and Conditions of Use of SFI Testnet

1. Introduction

- 1.1. These Terms and Conditions ("Terms") govern your participation in and use of the SFI Testnet platform ("Platform"), operated by SingFi Foundation, a foundation duly incorporated under the laws of Saint Kitts and Nevis with number F 413, having its registered office at A.L. Evelyn Ltd Building, Suite 1, P.O. Box 258, Main Street, Charlestown, Nevis ("Company," "we," or "us") and accessible at <https://singularityfinance.ai>.
- 1.2. These Terms constitute a legally binding agreement between the participant ("User(s)") and the Company. By accessing or using the Platform, the User agrees to comply with these Terms and all applicable laws governing their activities on the Platform. If a User does not agree to these Terms, they must immediately discontinue their use of the Platform.
- 1.3. By accessing the Platform, the User confirms that they have read, understood, and agreed to these Terms.

2. Nature of the Platform

- 2.1. The Platform is an incentivised blockchain layer 2 test environment. It is designed for blockchain enthusiasts, developers, and protocols to explore, build, and contribute to the ecosystem developed by the Company. This platform represents an opportunity to actively participate in the development and testing of cutting-edge blockchain technologies, allowing Users to provide valuable feedback and help shape the future of the Company layer 2 networks.
- 2.2. Participation in the Platform enables Users to interact with innovative features such as decentralised exchanges, token faucets, analytics tools, and additional functionalities. These features are provided to simulate real-world blockchain functionalities, allowing Users to evaluate the Platform's usability, performance, and reliability under test conditions.

- 2.3. The primary purpose of the Platform is to provide a secure, isolated environment for Users to test and validate the Platform’s functionalities without the risks associated with real-world transactions. The Company emphasises that the Platform is solely intended for testing purposes, and any tokens, rewards, or points earned within the Platform have no monetary or real-world value beyond the Platform.
- 2.4. By accessing the Platform, Users agree to act in good faith, provide constructive feedback and refrain from any actions that could compromise the integrity, security, or intended purpose of the Platform. Users are expected to report any bugs, vulnerabilities, or performance issues encountered during their participation to contribute to the platform’s improvement.

3. Eligibility

- 3.1. The Platform is accessible solely to individuals who are at least 18 years of age and possess the legal capacity to enter into binding contracts. Users must comply with all local laws and regulations governing the use of blockchain-based services and digital assets within their jurisdiction.
- 3.2. The Company reserves the right to update or revise the eligibility requirements at its sole discretion. Any changes will be communicated to participants via the Platform.

4. Registration and Wallet Connection

- 4.1. To participate in the Platform, Users must register an account through the Platform and provide accurate, complete, and up-to-date information during the registration process.
- 4.2. Users need to be aware that their compatible blockchain wallet is provided by a third-party entity and is generally governed by separate terms and conditions set by the respective third-party service provider.
- 4.3. By connecting their wallet, Users acknowledge and agree to the following:
 - 4.3.1. Acceptance of Terms: The act of connecting a wallet constitutes acceptance of these Terms including full awareness and understanding of associated risks.
 - 4.3.2. Understanding of Risk Disclosure: Users confirm that they have read and understood the risk disclosure outlined in these Terms. By registering and

connecting a wallet, participants acknowledge and agree that their participation in the Platform is voluntary and at their own risk. The Company makes no guarantees regarding the functionality, performance, or outcomes of using the Testnet.

- 4.3.3. Connect a Compatible Digital Wallet to the Platform: The digital wallet must support blockchain layer 2 interactions and meet the technical requirements specified in the Platform's documentation.
- 4.3.4. Self-Custody Responsibility: Users are responsible for securing their blockchain wallets, private keys, and recovery phrases. The Company does not control the wallets, manage or recover lost credentials. The Company shall not be held liable for any unauthorised access, transactions, or losses resulting from a participant's failure to secure their digital wallet.
- 4.4. Registration grants Users access to the Platform's features, including but not limited to the faucet, decentralised exchange, leaderboard, and analytics tools. The Company reserves the right to modify or restrict access to specific features at its sole discretion. Users must agree to comply with the Platform's usage policies and refrain from using the Platform for any unlawful or unauthorised purposes. Misuse of the Platform may result in the suspension or termination of access and legal actions.
- 4.5. The Users may be required to verify their identity or provide additional information during or after registration to ensure compliance with legal and regulatory obligations. Failure to provide the requested information may result in account suspension or termination.
- 4.6. The Company reserves the right to revoke or deny registration at its sole discretion. Reasons for revocation may include but are not limited to, violations of these Terms, legal or regulatory issues, or security risks.

5. Security and User Responsibility

- 5.1. The Company has implemented security measures to protect User accounts and data. However, by accessing the Platform, the User acknowledges that no system is entirely secure. The User accepts the risks inherent in online interactions, including the potential for data breaches or unauthorised access.

- 5.2. Users are responsible for securing their blockchain wallets and private keys. Users must take all necessary precautions to prevent unauthorised access to their wallets.

6. Testnet Features and Functionalities

- 6.1. The Platform allows Users to claim test tokens necessary for interacting within the Platform. Test tokens have no monetary or real-world value and are strictly intended for use within the SFI Testnet. Participants may be required to complete verification steps prior to claiming tokens.
- 6.2. The Platform is simulating a decentralised exchange (“DEX”) that enables simulated tokens trading. Trades executed on the DEX are for testing purposes only and have no impact on real-world assets or markets.
- 6.3. The Platform displays participant rankings based on points earned through activities, such as completing tasks or engaging with the Platform features. Points have no monetary value but are designed to incentivise and reward active participation.
- 6.4. The Platform facilitates the transfer of assets between blockchains. Availability of this feature may depend on technical limitations or require further confirmation from the Company.
- 6.5. The platform includes a comprehensive documentation section with resources, tutorials, and technical guides to assist participants in navigating and utilising the Platform features effectively.
- 6.6. The Users can access analytics tools to monitor the Platform performance metrics, such as transaction throughput, latency, and user activity. These tools are intended to provide transparency and enhance the user experience during the testing phase.
- 6.7. The Company reserves the right to modify, add, or discontinue any Platform’s feature at its sole discretion. Changes to features will be communicated to participants via the Testnet platform.
- 6.8. Use of the platform’s features is subject to these Terms and any additional guidelines or rules provided within the Platform. Participants are expected to use features responsibly and report any issues or anomalies encountered during testing.

7. Incentivisation System

- 7.1. Users earn points for completing predefined actions, such as engaging in the Platform's activities, contributing feedback, or sharing insights on the Platform's performance. These points are strictly for incentivisation within the Platform and hold no real-world value.
- 7.2. Actions eligible for points include but are not limited to, executing trades on the DEX, completing tutorials, and reporting bugs. In the Platform is detailed the specific point allocations system.
- 7.3. The Platform incorporates gamification elements such as streaks, badges, and leaderboards to encourage sustained engagement. Users can earn additional rewards for consecutive task completions, high-impact contributions, and achieving milestones.
- 7.4. Points earned during the Platform cannot be transferred, exchanged, or redeemed for monetary value. They are intended solely for use within the Platform.
- 7.5. The Company reserves the right to adjust the incentivisation structure, including point allocations, reward thresholds, and qualifying activities, at its sole discretion. Any changes will be communicated to participants in a timely manner via the Platform or other appropriate channels.
- 7.6. Users found engaging in fraudulent or manipulative behaviour to exploit the incentivisation system will have their points revoked and may be subject to suspension or termination of access to the Platform.
- 7.7. The Company may offer discretionary bonuses or recognition for exceptional contributions to the Platform. Such awards will be granted at the sole discretion of the Company and are not subject to appeal. The incentivisation system is designed to prioritise meaningful engagement and contributions to the development of the Platform.

8. Prohibited Activities

- 8.1. Users must not engage in any activity that compromises the integrity, security, or functionality of the Platform. Prohibited activities include, but are not limited to:
 - 8.1.1. Exploiting Vulnerabilities: Users must not exploit any bugs, errors, or vulnerabilities in the Platform. Users who discover a bug, error, or

vulnerability in the Platform are encouraged to report it to the Company through the official communication channel.

- 8.1.2. Engaging in Fraudulent or Illegal Activities: Users must not use the SFI Testnet to engage in activities that violate any applicable laws, including fraud, money laundering, tax evasion, and financing of illegal enterprises.
- 8.1.3. Disrupting Network Operations: Users must not deploy bots, scripts, or other automated systems to disrupt or manipulate the Platform.

9. Representation and Warranties

- 9.1. The Company reserves the right to suspend the Platform or any of its features at any time without prior notice. Such suspension will be implemented to support the Platform's development and ensure that the Platform achieves its intended objectives.
- 9.2. By accepting these Terms, you acknowledge that the Platform is in its developmental phase, and its performance, reliability, and functionality may evolve as the platform progresses. The User accepts all inherent risks associated with participating in a test environment, including but not limited to service interruptions, loss of data, or any unexpected event linked to the platform.
- 9.3. By connecting to the Platform, Users represent and warrant that they:
 - 9.3.1. Are authorised to use the SFI Testnet: Users confirm that they have the legal capacity and authority to enter into a binding agreement under these Terms. Organisations, including protocols and developers wishing to participate in the Platform, must designate an authorised representative to act on their behalf. These representatives must meet the same eligibility requirements as individual participants.
 - 9.3.2. Are Compliant with Applicable Laws: Users confirm that their activities on the Platform comply with all Applicable Laws.
 - 9.3.3. Are not subject to sanctions or restrictions: Users confirm that they are not subject to any sanctions or restrictions imposed under applicable laws. Users further confirm that they are not listed on any sanction lists maintained by competent authorities, do not directly or indirectly own or control any assets associated with sanctioned persons or entities, and have

not received any assets from such persons or entities. Additionally, Users confirm that they will not engage in any transactions or activities on the Platform that involve individuals, entities, or jurisdictions subject to such sanctions or restrictions.

10. Responsibilities and Restrictions

- 10.1. Users are required to use the Platform solely for its intended purposes, such as testing functionalities, providing feedback, and exploring the Platform features. Any misuse, including but not limited to exploiting vulnerabilities, engaging in unauthorised access, or attempting to disrupt the Platform, is strictly prohibited.
- 10.2. Users must not use the Platform for any unlawful activities, including but not limited to, money laundering, fraud, or activities prohibited by applicable laws.
- 10.3. Reverse engineering, decompiling, or attempting to access the source code of the Platform or its features is prohibited unless explicitly authorised by the Company.
- 10.4. Users are expected to report any bugs, errors, or vulnerabilities encountered during their participation. The Company may reward participants for reporting critical issues, subject to its Bug Reporting Policy.
- 10.5. The use of automated tools, bots, or scripts to interact with the Platform or earn points is prohibited. Any violations may lead to the suspension or termination of access to the Platform.
- 10.6. Users must comply with all instructions, guidelines, and rules provided by the Company regarding the use of the Platform. Failure to comply may result in access being revoked and additional penalties imposed at the Company's discretion.

11. Intellectual Property

- 11.1. All content, features, and functionalities of the Platform, including but not limited to software, graphics, designs, and documentation, are the intellectual property of the Company or its licensors.
- 11.2. Users are granted a limited, revocable, non-exclusive, non-transferable license to use the Platform for its intended purposes. Any unauthorised use of the Company's intellectual property is strictly prohibited.

- 11.3. The Company retains all rights, title, and interest in and to its intellectual property. Users agree not to claim ownership, modify, distribute, or create derivative works based on the Company's intellectual property.
- 11.4. Any feedback, suggestions, or contributions provided by participants to improve the SFI Testnet shall become the exclusive property of the Company. Participants waive any rights or claims to compensation for such contributions.

12. Limitation of Liability

- 12.1. The Platform is provided on an "as-is" and "as-available" basis, without any express or implied warranties. The Company disclaims all warranties, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, and non-infringement.
- 12.2. The Company disclaims all liability for indirect, incidental, special, consequential, or punitive damages arising out of or in connection with the use of the Platform.
- 12.3. The Company shall not be responsible for any loss, theft, or unauthorised access to participant data or wallets resulting from factors beyond its reasonable control, including but not limited to cyberattacks, technical failures, or user negligence.

13. Termination

- 13.1. The Company reserves the right to terminate access to the Platform at any time, with or without reason, and without prior notice.
- 13.2. Users may terminate their participation at any time by ceasing to use the Platform and by disconnecting their wallets.
- 13.3. Upon termination, all points, rewards, and data associated with a participant's account will be forfeited. The Company shall not be liable for any loss or damages resulting from such termination.

14. Governing Law and Dispute Resolution

- 14.1. These Terms and any disputes arising out of or relating to these Terms shall be governed by and construed in accordance with the laws of Nevis, without regard to its conflict of law principles.
- 14.2. Any dispute, controversy, or claim arising out of, or in relation to, the Terms, including regarding the validity, invalidity, breach, or termination thereof, shall be resolved by arbitration in accordance with the Swiss Rules of International

Arbitration of the Swiss Arbitration Centre in force on the date on which the Notice of Arbitration is submitted in accordance with those rules, which rules are deemed to be incorporated by reference into this clause. The number of arbitrators shall be one (1). The language to be used in the arbitral proceedings shall be English. The seat, or legal place, of arbitration, shall be Geneva. The arbitration procedure may be conducted partially or entirely online. Unless otherwise decided by the arbitral tribunal within the final arbitral award, all costs of the arbitration shall be borne by the Party initiating the arbitral proceedings. This clause shall survive the termination of the Terms.

15. Amendments

- 15.1. The Company reserves the right to amend these Terms at any time. Users will be notified of significant changes via the Platform or email.
- 15.2. Continued use of the Platform following changes to the Terms constitutes acceptance of the updated Terms.

16. Contact Information

- 16.1. For any questions or concerns regarding these Terms, please contact us at [\[support@singularityfinance.ai\]](mailto:support@singularityfinance.ai).