

# **Terms and Conditions**

*Effective Date: 29<sup>th</sup> of April, 2025*

## **1. Scope of Services**

### **1.1 Solvium.ai's Role**

Solvium.ai is responsible for:

- **Platform Operation:** Developing and maintaining the decentralized finance (DeFi) platform that facilitates AI-driven credit assessments and blockchain-based lending solutions.
- **Token Management:** Issuing and managing the \$SOLV token used within the ecosystem for staking, rewards, and governance.
- **Smart Contract Deployment:** Implementing and overseeing smart contracts that govern lending, staking, and reward mechanisms.
- **Risk Assessment:** Utilizing AI agents to perform socio-economic profiling and risk analysis for borrowers.

Solvium.ai does not engage in physical distribution, customer onboarding, or direct loan disbursement activities.

### **1.2 72 Networks' Role**

72 Networks is responsible for:

- **Rural Outreach:** Leveraging its extensive rural network to onboard customers and facilitate access to Solvium.ai's financial products.
- **Customer Support:** Providing assistance to users in understanding and utilizing the platform's services.
- **Logistics and Distribution:** Managing the physical aspects of service delivery, including documentation and coordination with local partners.
- **Compliance and Verification:** Ensuring that customer data and activities comply with local regulations and standards.

72 Networks does not participate in the development or management of Solvium.ai's technological infrastructure or token economy.

### **1.3 Liability Allocation**

- **Solvium.ai:** Liable for issues arising from the platform's technological operations, including smart contract failures, token management errors, and AI assessment inaccuracies.

- **72 Networks:** Liable for issues related to customer onboarding, data verification, and compliance with local regulations.

Users acknowledge that each entity operates independently within its defined scope and agree to direct any claims or disputes to the appropriate party.

## **2. Use of the Platform**

### **2.1 User Responsibilities**

Users are responsible for:

- Providing accurate and complete information during registration and throughout their use of the platform.
- Complying with all applicable laws and regulations in their jurisdiction.
- Assessing the suitability of any financial products or services accessed through the platform.

### **2.2 Restrictions on Use**

Users may not:

- Use the platform for any unlawful or unauthorized purposes.
- Attempt to interfere with the platform's operations or security.
- Share their account credentials with unauthorized individuals.

### **2.3 Risk Acknowledgment**

Users acknowledge that:

- Investments facilitated through the platform carry inherent risks, including potential loss of capital.
- Solvium.ai and 72 Networks do not guarantee returns or protect against losses.
- They should seek independent financial advice before making investment decisions.

## **3. Limitation of Liability**

### **3.1 Solvium.ai's Limited Liability**

Solvium.ai shall not be liable for:

- Indirect, incidental, or consequential damages arising from the use of the platform.
- Losses resulting from user errors, such as incorrect data entry or unauthorized account access.
- Issues beyond its control, including blockchain network failures or third-party service disruptions.



### **3.2 72 Networks' Limited Liability**

72 Networks shall not be liable for:

- Technological failures or issues related to the platform's infrastructure.
- Decisions made by users based on information provided through the platform.
- Losses resulting from delays or errors in customer onboarding processes, unless due to gross negligence.

### **3.3 No Liability for Third-Party Actions**

Neither Solvium.ai nor 72 Networks shall be liable for actions or omissions of third parties, including but not limited to financial institutions, regulatory bodies, or other service providers.

## **4. Risk Disclosure**

### **4.1 Investment Risks**

Users should be aware that:

- Investments in decentralized finance products are subject to market volatility and other financial risks.
- Past performance is not indicative of future results.
- There is a risk of total loss of capital invested.

### **4.2 Technological Risks**

The platform may experience:

- Downtime or unavailability due to maintenance or unforeseen issues.
- Security breaches or vulnerabilities inherent in blockchain technology.
- Errors in smart contract execution or AI assessments.

### **4.3 Regulatory and Compliance Risks**

Users are responsible for:

- Understanding and complying with all legal and regulatory requirements applicable to their use of the platform.
- Recognizing that regulatory changes may impact the availability or legality of services offered.

### **4.4 User Responsibilities**

Users must:

- Conduct their own due diligence before engaging with any financial products or services.

- Monitor their accounts and transactions for any unauthorized activity.
- Report any suspicious or unauthorized activity to the appropriate entity promptly.

## **5. Customer Complaints and Grievance Handling**

### **5.1 Complaint Process**

- **Solvium.ai:** For issues related to the platform's technology or token management, contact [hello@solvium.ai](mailto:hello@solvium.ai).
- **72 Networks:** For issues related to customer onboarding or support services, contact [info@d2u.store](mailto:info@d2u.store).

### **5.2 Complaint Records**

Each entity will maintain records of complaints received and actions taken to address them, in accordance with their respective policies and applicable laws.

## **6. Miscellaneous**

### **6.1 Modifications**

Solvium.ai reserves the right to modify these Terms and Conditions at any time. Continued use of the platform constitutes acceptance of any changes made.

### **6.2 Assignment**

Users may not assign or transfer their rights or obligations under these Terms without prior written consent from Solvium.ai.

### **6.3 Governing Law and Jurisdiction**

These Terms shall be governed by and construed in accordance with the laws of Panama. Any disputes arising shall be subject to the exclusive jurisdiction of the courts located in Panama.

### **6.4 Entire Agreement**

These Terms, along with the Privacy Policy and any other legal notices published by Solvium.ai, constitute the entire agreement between the user and Solvium.ai concerning the platform.