

TERMS OF SERVICE

Thank you for using the services of the Stable Project (“**The Project**”). The following terms and conditions of service (the “**Terms of Service**” or “**Terms**”) apply to Persons using or wishing to use the Website (www.stable.foundation) as well as other services provided by **The Project**. The Project reserves the right to change, modify, add or remove any portions of this **Document** at any time for any reason. We suggest that you review these term periodically for changes. Such changes shall be effective immediately upon posting. You acknowledge that by accessing our **Website** or using the services of the Project after we have posted changes to these terms, you are agreeing to the modified terms.

- 1) Definitions. This section defines the meaning of words and phrases used repeatedly throughout this document.

“**Person**” means both natural and legal person, which may include corporation, other body corporate, association, partnership, trust, and any form of legal organization or entity.

“**Website**” refers to the Internet site maintained under the “www.stable.foundation” address.

“**Services**” refers to content of the Website, as well as actions performed by Stable smartcontracts code and other actions performed as part of the Project.

“**You**” may refer to you as a natural person or the legal person you represent.

- 2) By utilizing the Website and/or services provided by the Project, you acknowledge that you have read these Terms and Conditions and that you agree to be bound by them. If you do not agree to all of the Terms you are not an authorized user of these services and you should use either this website nor its services.
- 3) The use of the Site and Services is expressly denied to the citizens or residents of the following states: Afghanistan, Central African Republic, the territory of Crimea, Cuba, Democratic Republic of the Congo, Eritrea, Iran, Iraq, Libya, North Korea, Somalia, South Sudan, Sudan, Yemen and Zambia.
- 4) Additionally, the use of the Site and any Services is void where prohibited by applicable law. The applicable law may be dependent on your domicile, residence (temporary or permanent) or your citizenship. The areas of applicable law that may prohibit you from using the Site and Services may include, among others: currency control, securities law and use of strong cryptography.

- 5) This document or any other document published on the website www.stable.foundation, produced and signed by the **Project**, does not constitute an offer or solicitation to sell shares or securities. None of the information or analyses presented in the **Website** are intended to form the basis for any investment decision, and no specific recommendations are intended. Services offered by the **Project** shall be not treated as investment or financial product or products, but only as a software application. This document is not intended to constitute, and should not be construed as, investment advice. This document has been provided to you for informational purposes only and may be not relied upon by you in evaluating the merits of interest referred to herein. This document is not intended as and is not to be taken as an offer or solicitation with respect to the purchase and sale of any security, nor does it constitute an offer or solicitation in any jurisdiction.
- 6) Accordingly, this Document does not constitute investment advice, investment management or solicitation for investment in any security and shall not be construed in that way. This Document does not constitute of form part of, and should not be construed as, any offer for sale or subscription of, or any invitation to offer to buy or subscribe for any security or securities. The Project expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from:
- reliance on any information contained in this document,
 - any error, omission or inaccuracy in any such information or,
 - any action resulting therefrom.
- 7) Stable Token is a cryptographic token solution, developed by the Stable Project which operates on Ethereum public blockchain. Stable Token is a software product as its content presents source code, including elements of a smartcontract and application features. Stable Token is not an investment product and any action, notice, communication, message, decision, managerial act, or omission of the mentioned, is **NOT** an investment advice and shall not be understood and interpreted as such. Any such content, provided by the Stable Project shall be regarded solely as statement of fact or observation and in **NO** case as investment advice. Stable Token is **NOT** a security. Stable Project gives no guarantees as to the value Stable Token and explicitly warns users that there is no reason to believe that Stable Token will increase in value, and Stable Token may also decrease in value or lose its value entirely.
- 8) You agree and accept that you are acquiring Stable Token for your own personal use, as technical means to acquiring tokens from different blockchains simultaneously and for your personal utility and **NOT** for investment or financial purposes. You also agree that you **DO NOT** consider Stable Token as security and you understand that Stable Token may lose all of its value and that **YOU ARE NOT** acquiring Stable Token as an investment.

9) Any potential ability to exchange Stable Token for government sanctioned (fiat) money is out of scope of sphere of influence of the Stable Project and is not a service being provided by the Stable Project.

10) You understand that digital assets, various blockchain tokens, blockchain technology, the Ethereum protocol, Ethereum, Bitcoin and other associated and related technologies are new and untested and outside of Stable Project control and adverse changes in market forces or the technology, broadly construed, will excuse the Stable Project's performance under this agreement.

11) In addition to the above, you also acknowledge that you have been warned of the following risks, associated with the Stable Project, Website, Stable Token and any other issues related to the Project.

1. Legal risks regarding securities regulations

There is a risk that in some jurisdictions the Stable Token might be considered a security, or that it might be considered to be a security in the future. The Stable Project does not give any warranties or guarantees that Stable Token or any digital token (such as any tokens available on public blockchain networks i.e. Bitcoin, Ethereum, Ripple, Litecoin, Dash, Monero, NEM, Golem, etc.) are not a security in all jurisdictions. Each user of a digital token – especially a user of the Stable Token shall bear its own legal or financial consequences of the Stable Token being considered a security in their respective jurisdiction.

Every user is bound to check if acquisition and disposal of Stable Token is legal in his/her jurisdiction, and by accepting the provisions of this Document each user undertakes not to use Stable Token where its use is not legal.

Acquiring cryptographic tokens in possession and exchanging them for other cryptographic tokens will most likely continue to be scrutinized by various regulatory bodies around the world, which has so far given mixed reactions and regulatory impact. The legal ability of Stable Project may be eliminated by future regulation or legal actions. In the event it turns out with a high degree of certainty that the Stable Token is not legal in a certain jurisdiction, the Stable Project will either:

- a) cease operations in that jurisdiction, or
- b) adjust Stable Token in a way to comply with the regulation should that be possible and viable.

2. Risks associated with the Ethereum protocol

Stable Token is based on the Ethereum blockchain protocol. As such, a malfunction, unintended function or unexpected functioning of the Ethereum protocol may cause Stable Token to malfunction or function in an unexpected or unintended manner.

Ether, the native unit of account of the Ethereum Protocol may itself lose value in ways similar to the Stable Token and also in other ways. More information about the Ethereum protocol is available at <http://www.ethereum.org>

3. Risk of unfavourable regulatory action in one or more jurisdictions
Blockchain technologies have been the subject of scrutiny by various regulatory bodies around the world. The functioning of the Ethereum network and associated blockchain networks and digital tokens such as the Stable Token could be impacted by one or more regulatory inquiries or actions, including but not limited to restrictions on the use or possession of digital tokens like the Stable Token, which could impede or limit their existence, permissibility of their use and possession, and their value.
4. Risk of theft and hacking
Hackers or other groups or organizations may attempt to interfere with your Ethereum wallet, Stable wallet or third-party wallets, the Website or the availability of the Stable Token in any number of ways, including without limitation: denial of service attacks, Sybil attacks, spoofing, smurfing, malware attacks or consensus-based attacks.
5. Risk of security weaknesses in the Stable Token source code or any associated software and/or infrastructure
There is a risk that the Stable Token may unintentionally include weaknesses or bugs in the source code interfering with the use of or causing the loss of the Stable Token.
6. Risk of weaknesses or exploitable breakthroughs in the field of cryptography
Advances in cryptography, or technical advances such as the development of quantum computers could present risks to cryptocurrencies, Ethereum platform, the Stable Token, which could result in the theft or loss of the Stable Token.
7. Risk of mining attacks
As with other decentralized cryptocurrencies, the Ethereum blockchain, which is used for the Stable Token, is susceptible to mining attacks, including but limited to double-spend attacks, majority mining power attacks, “selfish-mining” attacks, and race condition attacks. Any successful attack present a risk to the Stable Token, expected proper execution and sequencing of Ethereum contract computations in general. Despite the efforts of Stable Project and Ethereum Foundation, the risk of novel mining attacks exist. Mining attacks, as described above, may also target other blockchain networks, which may impact the Stable Project and the value of the Stable Token.
8. Risk of uninsured losses
Unlike bank accounts or accounts at other financial institutions, such as security brokers, the value of digital tokens such as the Stable Token are entirely uninsured.
9. Unanticipated risks

Cryptocurrencies and blockchains are new and untested technology. In addition to the risk set forth here, there are risk that the Stable Project CAN NOT foresee and it is unreasonable to believe that such risks could have been foreseeable. Risks may further materialize as unanticipated.

12) Financial regulation and cooperation with legal authorities and authorized financial institutions and regulations

The Stable Project and Stable Token are unregulated. Stable Project is closely following changes to legislation in the most relevant jurisdictions in the world and undertakes to act accordingly, should any changes impact the operations of the Stable Token. Stable Project is **NOT** a financial institution and is currently **NOT** under supervision of any financial supervisory authority.

13) The Project does not provide any licensed financial services, such as investment services, fund management or any form of investment advice.

This document as produced and signed by Stable Project as well as the website www.stable.foundation and any of their content does NOT constitute an offer or solicitation to sell shares or securities.

14) None of the information or analyses presented are intended to form the basis for any investment decision, and no specific recommendation are intended and Stable Project services and the website www.stable.foundation are **NOT, DO NOT OFFER** and **SHALL NOT** be construed as investment, financial product or fund management service **BUT ONLY AS A SOFTWARE APPLICATIONS.**

15) Stable Project undertakes to cooperate with any governmental legal authority or regulator or supervisory authority of any country, and also with all authorized financial institutions.