



# Stability International Platform Terms and Conditions



# STABILITY INTERNATIONAL PLATFORM TERMS AND CONDITIONS

**Last amended:** March 12, 2024

Please read carefully these Terms and Conditions ("**Terms**") before using our platform <https://stabilityin.com/> ("**Platform**"). These Terms are an agreement concluded between you and Stability International Platform Ltd., a company incorporated and registered in Seychelles, under registration No. 238565 (also "**Company**", "**We**") and govern your access to our Platform.

By registering an Account and using our Platform, you agree to abide by these Terms. Your consent may be confirmed, in particular, by ticking the appropriate box during the registration of the Account. If you do not agree to abide by these Terms, please do not use our Platform.

## 1. CHANGE OF TERMS

We reserve the right to change these Terms and other documents of the Company at any time in accordance with this paragraph. If we make changes to these Terms, we undertake to publish the updated Terms on the platform and indicate the date of the "**Last amended**" at the beginning of these Terms. If you do not agree with the amended Terms, you may immediately terminate the agreement with us by ceasing to use our Platform. If you continue to use our Platform, these Terms will go into effect. Please check this page periodically to make sure you agree with the changes.

## 2. OUR SERVICES

Upon the registration of the account on our Platform and purchase of digital cryptographic tokens StAB and RenD (collectively, "**Tokens**"), you gain access to the Services of the Stability Platform Ecosystem.

**Stability Platform Ecosystem** is a multifaceted interconnected system of services based on blockchain technology that can be accessed by owning the StAB and RenD Tokens. The Stability Platform ecosystem included the following websites, services or tools operated by the Company, its partner companies or its affiliates:

Stability platform – an online platform located at <https://stabilityin.com/>, which serves as the primary source of information for the Purchaser and can be used, for the purchase of Tokens and educational materials.

MyEstate – an online platform located at <https://myestate.international/>, for owning and managing the Purchaser's capital in profitable real estate.

MyReserve – an online platform located at <https://myreserve.ai/>, which can be used for finding and booking apartments.

MyCurrency – an online platform located at <https://mycurrency.ai/> with Units wallet, Farming wallet and Master Depo wallet, which can be used by the Purchaser for the purpose of obtaining Tokens from the Company, as well as for receiving information about calculations.

MyExchange – an online platform located at <https://myexchange.ai/>, which can be used by the Purchaser for exchanging StAB Tokens for RenD Tokens, and vice versa, as well as for staking services.

Stability TOP – an online platform located at <https://stability.top/>, which provides the Purchaser with various tools, statistical data and educational materials, access to which the Purchaser can obtain through the purchase of a marketing key.

We reserve the right to change the functionality of the Ecosystem at any time, without notice to Users. If the new functionalities of the Ecosystem are not regulated by these Terms or by other Terms, published on the relevant websites of the Ecosystem, they fall under the principle of "as is" and are regulated by the Terms to the extent that can be applied to them.

**StAB Token (Stabilization Assets in Building)** is an ERC-20 standard token on the Ethereum blockchain. By its economic nature, the token serves as an accounting unit in the CRM system of the Stability platform and grants the Purchaser the ability to acquire apartments owned by the Company or its affiliates through the accumulation of tokens. The token is secured by real estate owned by MyEstate International Platform Ltd., a company registered in accordance with the laws of the Republic of Cyprus, which also supports the functionality of this token.

**RenD Token (Renting Decentralization)** is an ERC-20 standard token on the Ethereum blockchain. By its economic nature, the token serves as a unit for settlements on the Stability and MyReserve platforms, and as a unit for bonus accruals on various wallets. Additionally, the token grants the Purchaser the ability to rent apartments owned by the Company or its affiliates. Support for this token's functionality is provided by the Company.

### 3. NO ADVICE

For the avoidance of doubt, the Company, any of its officers, directors, employees and affiliates, do not provide any legal, financial, investment or tax advice. No communication between the Company and you should be considered any form of legal, financial, investment or tax advice. Any decision to purchase or sell Tokens your exclusive decision at your own risk and the Company will not be liable for any loss suffered. You should consult your own legal and/or tax advisors concerning your specific financial situation.

### 4. REGISTRATION OF THE ACCOUNT

**4.1.** If you want to use all our services, you have to create an account ("Account") by following the appropriate instructions on our Platform. You shall provide the Company with true, accurate, current and complete information about you, which may include without limitations, your name and e-mail address.

**4.2.** The Company has the right to request additional information and documentation as necessary, including in the event of any suspicious activity on your Account. Please note that the Company has the right to conduct checks on your data and send inquiries about you to third-party service providers, in an attempt to prevent fraud, suspicious activity, money laundering or any other forbidden activity.

**4.3. Representations and warranties.** If you register the Account, you represent and warrant that you:

- You've accepted these Terms, as well as other documents of the Company that detail these Terms and are published on the Platform (including, but not limited to, Privacy Policy, AML/KYC policy);
- You are at least 18 years old and have reached the age of majority in your country of residence;
- You are not a resident, not acting on behalf of and/or in favour of a resident of the Restricted territories defined in our AML/KYC policy;
- You have the full legal capacity to enter into transactions using our Platform and are responsible for your actions in connection with the use of the Platform;
- You will not take actions aimed at disrupting the normal functioning of the Platform, either through software or through direct actions on the Platform, or commit any other illegal actions;



- You will not use the Platform for illegal purposes or suspicious transactions, including, but not limited to, transactions directly or indirectly related to terrorist financing, fraud, corruption and circumvention of sanctions restrictions;
- The information provided by you is true, current and complete.

**4.4. Account security.** You are responsible for maintaining the confidentiality and security of your Account data and cannot disclose your credentials (including passwords) to third parties. You understand that any disclosure of your data may expose your Account to unauthorized access by third parties, which may result in the loss or theft of your digital and/or fiat currency.

**4.5.** In the event of unauthorized use of your Account, you must notify us immediately as soon as you become aware of such use, or if there is a reasonable suspicion of such use. You can report any security breach to our support team at [office@stabilityin.com](mailto:office@stabilityin.com).

## 5. ACCEPTABLE USE OF PLATFORM

**5.1.** Our Platform is for your own personal and non-commercial use only. You agree to use the Platform only for lawful purposes, in accordance with all requirements of applicable law.

**5.2. Prohibited activity.** You agree that you will not violate any laws, policies, intellectual property rights or other rights of third parties. So, you agree that you will not do and will not help others to:

- violate any relevant laws or regulations, the rights of third parties, our Terms and/or other accompanying documents;
- access the Platform through any automated means (including, without limitation, through the use of scripts, bots, spiders or web crawlers);
- attempt to gain unauthorized access to the Platform, Accounts registered to other Users or any servers, systems or networks connected to the Platform;
- infringe the intellectual property rights of the Company, including copying the Platform or any individual element of the Platform, design, any trademark, logo or other proprietary information, without the written consent of the Company;
- delete, deactivate or otherwise attempt to circumvent any technological measures taken by the Company, or any third party to protect the Platform;
- attempt to decrypt, decompile, disassemble, or reverse engineer any software used to operate the Platform;
- take any action that harms or adversely affects, or may damage, or adversely affects the operation or proper functioning of the Platform, including downloading viruses, trojans, and any other dangerous code or material;
- make any false, misleading or deceptive statement or representation regarding us and/or the Platform; or
- engage in any other activity which may expose us or our Users to any harm or liability of any type.

**5.3. Applicable sanctions.** You warrant that you will comply with all applicable international economic and export sanctions. You will not use the Platform if any of the following applies to you:

- You are a resident of any country included in the US embargo, United Nations sanctions, HM Treasury's financial sanctions regime, as well as Restricted territories defined in our AML/KYC policy; and



- Your name appears on the US Treasury Department's Specially Designated Nationals List or the US Commerce Department's Denied Persons List, Unverified List, Entity List or HM Treasury's financial sanctions regime.

**5.4. Applicable taxes.** You are solely responsible for reporting, and paying taxes and fees applicable to your transactions under the laws applicable to you. The Company shall not be deemed as providing any tax advice or consultation.

## 6. INTELLECTUAL PROPERTY

This Platform, as well as any materials displayed, published, or available on the Platform, including, but not limited to, texts, graphics, data, articles, information, photos, images, illustrations, logos, company names, etc. (content), are the property of the Company and are protected by copyright, patents, trade secrets, and other intellectual property rights. The Company and its affiliates retain any and all rights, titles, and interests in the Platform and its content. The Company grants you a limited, free, non-exclusive, revocable license, without the right to transfer or sublicense, to use the Platform for personal and non-commercial purposes. This license gives you the right to view the content of the Platform. Any use of the content must be approved in writing by the Company. The aforementioned license does not grant any rights to: (a) sell or commercially use any part of our Platform; (b) copy, reproduce, distribute, publicly perform, or publicly display any part of our Platform; or (c) reverse engineer or otherwise attempt to extract the source code of our Platform's software.

## 7. YOUR PRIVACY

We care about the security and integrity of your personal data that you may disclose to us. Please read our Privacy Policy to find out more about your rights in respect of your personal data, as well as about the conditions, under which we process your personal data.

## 8. DISCLAIMERS

**YOU UNDERSTAND AND AGREE THAT YOUR USE OF THE PLATFORM IS AT YOUR SOLE RISK AND THAT THE PLATFORM IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OR CONDITIONS OF ANY KIND, EITHER EXPRESS OR IMPLIED.**

**Completeness of information on the Platform.** Although the Company intends to provide accurate and timely information on its Platform, the Company shall not warrant that all information published on the Platform is accurate, current or complete. Accordingly, you should verify all information before relying on it, and all decisions based on information from the Platform are your sole responsibility. The Company shall not be responsible for such decisions.

**Availability of the Platform.** Due to the peculiarity of the Internet, we cannot guarantee uninterrupted and flawless access to the Platform. You acknowledge that the Company reserves the right to restrict access to the Platform or certain functionality at any time, if this is necessary. The Company shall not be liable in case of unavailability of any service, whether caused by the Company or by any third party, or force majeure.

**Security and viruses.** Any use of the Internet can be subject to a virus attack. The Company shall not be liable for any damage or interruptions caused by computer viruses, spyware, Trojan horses, worms or other malicious software that may affect your systems, computer or other equipment. We recommend that you always use reliable virus screening and prevention software. You should also be careful when reviewing text messages and emails purporting to be from the Company to avoid phishing and viruses.

## 9. LIMITATION OF LIABILITY

To the maximum extent permitted by the applicable law, we or our directors, partners, employees or agents are not responsible for any damages or losses of any kind, including the inability to use, loss of profits or loss of data resulting from or otherwise related to the use or inability to use our Platform, regardless of the basis of such liability (breach of contract, non-contractual liability, failure to fulfil significant obligations, etc.), even if we have been notified of the possibility of such damages and losses.

We shall not be responsible for the operation of any software, the presence of viruses or other elements of malicious code, or dangerous or destructive files that may spread or otherwise affect your software and hardware as a result of Platform use.

If applicable law does not permit the full or partial limitation of the above liability to you, the limitations will apply to you only to the extent permitted by applicable law. You understand and agree that when using the Platform, you are obliged to comply with all relevant laws of your resident country.

## 10. INDEMNIFICATION

You agree to reimburse the Company for any damages, and costs, including without limitation, reasonable legal and accounting costs associated with any claims or disputes of any person against the Company, its affiliates or subsidiaries, and officials, directors, employees and agents arising out of or in any way connected with:

- any violation of these Terms by you or any other person acting under your Account (whether or not with your permission);
- improper use of the Platform;
- violation by you of any laws, Terms or rights of third parties;
- violation by you of any guarantees, assurances or obligations under these Terms.

You may not make any claim against the Company for failure to comply with any of our obligations under the Terms as a result of **force majeure** – circumstances beyond our control, including, but not limited to, war, political or civil unrest, act of terrorism, strikes, lockout, interruption in telecommunications or Internet Platform, failure of equipment and/or software, delay in obtaining any permit, consent or approval required by the Company, delay of any subcontractor, act of God, accidents of any kind, pandemic, epidemic, force majeure circumstances caused by the actions of a state or government, including imposed regulatory measures, or by the actions of any other body, or by any other circumstance beyond our reasonable control.

## 11. TERMINATION

These Terms are valid as long as you continue to use the Platform. You may terminate the Terms by deleting the Account and/or by sending a request to delete your Account to our email address. The Terms will be considered terminated at the time of deleting the Account.

We may immediately, at our sole discretion, temporarily or completely block your Account, if:

- you have in any way violated your obligations under these Terms;
- the Company has reason to believe that you have violated applicable laws, Terms or the rights of third parties, in particular, if your transactions are related to any criminal activity, including, but not limited to, fraud, money laundering, terrorist financing;
- you did not provide information at the Company's request or the information provided does not meet the Company's requirements; or
- we, based on the principle of good faith, believe that such actions are necessary to protect the property of the Company, its users or third parties.

In the event of temporary or complete blocking of the Account, the Company has the right to freeze all funds in your Account. The Company may provide you with notice of such temporary or permanent blocking.

## 12. LINKS TO THIRD-PARTY WEBSITES

The Platform may contain links to third-party websites and services. Please note, that their presence does not mean that they are recommended by the Company. The Company does not guarantee their safety and conformity with any of your expectations. You should therefore note you click on external links at your own risk and the Company cannot be held liable for any damage or loss, or any other impact, directly or indirectly resulting from the use of any content, goods, or website available on or through any such third-party websites and services.

## 13. APPLICABLE LAW AND DISPUTE RESOLUTION

These Terms are governed by the laws of Seychelles. All disputes that may arise in connection with these Terms must be resolved through negotiations. You agree that in order to resolve disputes between you and the Company, an effective and mandatory method of negotiations is communication with authorized persons of the Company to the e-mail address [office@stabilityin.com](mailto:office@stabilityin.com). If we are unable to agree on the subject matter of the dispute within thirty (30) days, any dispute, disagreement or claim arising under these Terms shall be referred to and finally decided by the relevant court of Seychelles in accordance with applicable law.

## 14. OUR CONTACT INFORMATION

We hope these Terms helped you to understand how our Platform works. If you have any questions regarding our Platform, please email us at [office@stabilityin.com](mailto:office@stabilityin.com) or to:

Stability International Platform Ltd.

Suite 1, Second Floor, Sound & Vision House,

Francis Rachel Str., Victoria, Mahe, Seychelles

Registration number: 238565.

**Your Stability Platform team**