

## VINE MONEY DISCLAIMER

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Vine Money is a decentralised privacy focused Collateralized Debt Position (CDP) omnichain stablecoin protocol (the “**Protocol**”). The interface website accessible at: <https://vinemoney.xyz/> is an interface operated by Vine Money (“**Us**”, “**We**”), which gives You the ability to interact with the Protocol (the “**Interface**”). The Vine Money Protocol is made up of free, public, open-source or source-available software including a set of smart contracts that are deployed on the Oasis Sapphire EVM and which may be deployed on other blockchains from time-to-time. Your use of the Vine Money Protocol and Interface involves various risks, including, but not limited to, risks associated with and inherent to the fluctuating prices of tokens in a liquidity pool or depegging of assets or potential liquidation cascades and general liquidation, losses while digital assets are being supplied as collateral or to a stability pool within the Protocol, smart contract vulnerabilities, user errors when engaging with the interface, interface vulnerabilities, bugs and failures. Before engaging with the Vine Money Protocol and Interface, you should review the relevant documentation to make sure you understand how the Vine Money Protocol works, including its various intricacies, and understand and appreciate the risk of utilising a protocol like Vine Money. Additionally, just as you can access email protocols such as SMTP through multiple email clients, you may be able to access the Vine Money Protocol through dozens of web or mobile interfaces which may be provided by parties other than Us. You are responsible for doing your own due diligence on those interfaces to understand the fees and risks they present and understand that We have no ability to control interfaces created by parties other than Us. You agree to the assumption of all risks associated with your use of the Vine Money protocol and interface.

AS DESCRIBED IN THE VINE MONEY TERMS OF SERVICE AGREEMENT, THE VINE MONEY PROTOCOL IS PROVIDED "AS IS", AT YOUR OWN RISK, AND WITHOUT WARRANTIES OF ANY KIND. We further make no representations or warranties about the suitability of any information published on this Website for any purpose, and we hereby disclaim any liability for any use of the information contained thereon the Interface by You for any purpose whatsoever. The website may contain hyperlinks to other websites. Such third party websites are managed by others which We do not have any control or influence over. We do not accept responsibility and do not endorse any use of such websites or information therein.

Although the core developers of Vine Money developed much of the initial code for the Protocol, it does not provide, own, or control the Protocol, which is run by smart contracts deployed on the Oasis Sapphire EVM and is to be facilitated and maintained by the Vine Money Protocol DAO (the “**Organisation**”) on a continuing basis. Upgrades and modifications to the protocol are managed in a community-driven way by holders of the \$VINE governance token. You agree that no developer, entity or Organisation involved in creating, facilitating or managing the Vine Money Protocol will be liable for any claims or damages whatsoever associated with your use, inability to use, or your interaction with other users of, the Vine Money Protocol, including any direct, indirect, incidental, special, exemplary, punitive or consequential damages, or loss of profits, cryptocurrencies, tokens, or anything else of value and you waive any rights to all claims in any and all jurisdictions arising out of any interaction with the Vine Money Protocol or the associated DAO, Organisation or d/b/a entity.

VINE MONEY RESERVES THE RIGHT TO MODIFY THIS DISCLAIMER AND WILL NOTIFY YOU BY REUPLOADING A CURRENT VERSION OF THIS DISCLAIMER AT THE SAME LINK. ALL MODIFICATIONS WILL BE EFFECTIVE WHEN THEY ARE POSTED, AND YOUR CONTINUED USE OF THE VINE MONEY PROTOCOL INTERFACE WILL SERVE AS CONFIRMATION OF YOUR ACCEPTANCE OF THESE MODIFICATIONS. IF YOU DO NOT ACCEPT MODIFICATIONS TO THIS DISCLAIMER AS MAY BE MADE FROM TIME-TO-TIME, YOU MUST IMMEDIATELY CEASE USING THE INTERFACE.

YOU UNDERSTAND THE IMPLICATIONS AGREEING TO THIS DISCLAIMER MAY HAVE UPON YOUR PAST, PRESENT AND FUTURE LEGAL RIGHTS, ACTIONS AND CLAIMS (IF ANY) AND ACKNOWLEDGE AND ACCEPT THE DISCLAIMER NOTWITHSTANDING.