

Terms and Conditions

LiqBo® Tokens are Ethereum based (ERC-20) **utility tokens** that are used to interact with, and sometimes even unlock some of the optional features inside the Liquid Bonus® Loyalty Aggregation Media. Importantly, LiqBo® Tokens are the only way to receive early access to the Liquid Bonus® Loyalty Aggregation Media prior to its commercial launch. The Alpha and Beta stages of Liquid Bonus® Loyalty Aggregation Media will require any participant in the system to have a minimal entry stake of LiqBo® Tokens.

Contributions to the LiqBo® Token offering are paid to the Ethereum-based smart contract in either ETH or BTC at the receiving address created for the specific contributor. The number of booked LiqBo® Tokens (the exchange rate to the mentioned crypto-currencies will be determined by the smart contract) are transferred to the contributor's target wallet. For the duration of this process, which should be no more than a few minutes, the contributed funds will be held in escrow by the smart contract.

The LiqBo® Token offering does not constitute an offer or solicitation to sell shares or securities in FINSTICK Innovations LLC or any other related or associated company. Any such offer or solicitation would only be made by a confidential offering memorandum and in accordance with applicable laws. None of the information or analysis presented here are intended to form the basis for any investment decision, and no specific recommendations are intended. Accordingly, this document and/or website does not constitute investment advice or counsel or solicitation for investment in any security.

This document and/or website does not constitute or 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 securities, nor should it or any part of it, form the basis of or be relied on in any connection with, any contract or commitment whatsoever. FINSTICK Innovations expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from:

- (i) reliance on any information contained in our whitepaper or on our website,
- (ii) any error, omission or inaccuracy in any such information or
- (iii) any action resulting therefrom.

The LiqBo® Token, or "LiqBo®", is a cryptographic utility token. LiqBo® Token is not a cryptocurrency.

At the time of this writing,

- (i) LiqBo® cannot be exchanged for goods or services and
- (ii) LiqBo® cannot be traded on any known exchanges at this time, however we plan to list LiqBo® on token exchanges in the near future.

There is no guarantee that the LiqBo® you purchase will increase in value. It may decrease in value. LiqBo® is not evidence of ownership or right to control. Controlling LiqBo® does not grant its controller ownership or equity. LiqBo® does not grant any right to participate in the control, direction or decision making of FINSTICK Innovations LLC or the Liquid Bonus® Loyalty Aggregation Media.

Token Offering Participation: It is the responsibility of the participants of the Pre-ICO and ICO token offering to ensure they are legally allowed to exchange ETH or BTC for LiqBo® Tokens, in their country of domicile. FINSTICK Innovations accepts no responsibility for illegal participation, and we have no presence at location and/or jurisdiction of every participant. FINSTICK Innovations LLC is a Russian legal entity which carry out this LiqBo® Tokens distribution and acts on all other issues in accordance with laws and regulations of the Russian Federation.

Refunds: Contribution refunds will only be given if Liquid Bonus® does not reach its minimum funding goal of 1 million LiqBo® Tokens distributed via ICO. Any other refunds will be at the discretion of FINSTICK Innovations.

Generation and distribution of LiqBo® tokens: LiqBo® Tokens will be generated after the completion of the final stage of the token offering. LiqBo® Tokens will be distributed back to the same ETH address that the contributions arrived from.

Risk Factors: The FINSTICK Innovation LLC is newly incorporated (2017) and has no track record. However, the founding members have extensive qualifications and deep expertise that can be reviewed and evaluated. As with any startup, FINSTICK Innovation LLC carries a particular risk in terms of its ability to deliver its products and services described on this website and by the Whitepaper.

The LiqBo® Tokens have no liquidity upon issuance and only upon their inclusion among the offered cryptographic assets of the various exchanges targeted and described in this document will there be any practical means to achieve liquidity. The liquidity of LiqBo® Tokens via these exchanges will be via other cryptographic tokens. In addition to it, LiqBo® Tokens will be used by retailers as utilities enabling their loyalty program offerings. Despite all, there is a significant risk that the value of LiqBo® Tokens on the exchanges, as well as any of the cryptographic assets they can be converted into, could decline, and then the initial investment made by a contributor could be lost.