

Terms and Conditions of Use

illum.fi

Effective Date: 14/05/2025

Website: <https://www.illum.fi>

1. Introduction and Scope of Agreement

These Terms and Conditions of Use (the “Terms”) constitute a legally binding agreement between you (“User”, “you”, or “your”) and the contributors, developers, and affiliated entities that collectively operate the decentralized software interface known as illum.fi (“illum.fi”, “illum”, “we”, or “our”). These Terms govern your access to and use of the illum.fi website and its associated services, protocols, smart contracts, and interfaces (collectively, the “Services”).

By accessing or using any component of the Services, including the web-based application located at <https://www.illum.fi> (the “Website”), you acknowledge that you have read, understood, and accepted these Terms in full, including the Privacy Policy provided herein. If you do not agree, you must refrain from using the Services.

illum.fi reserves the right to amend, update, or revise these Terms at any time without prior notice. The most current version will be published on the Website and shall take effect immediately upon posting. Continued access to or use of the Services following any such changes constitutes your acceptance.

2. Risk Disclosure and Legal Disclaimers

2.1 No Professional Advice

All information provided by illum.fi is for general informational purposes only and does not constitute legal, financial, investment, or tax advice. You are solely responsible for evaluating the risks and implications of any activity conducted using the Services.

2.2 Assumption of Risk

By using the Services, you voluntarily assume the following risks, including but not limited to:

- Permanent loss of funds due to smart contract errors or malicious exploits;
- Transaction failure, slippage, and network delays;
- Regulatory uncertainty or adverse changes in law;
- Exposure to volatile and illiquid market conditions.

You agree that you are fully responsible for safeguarding your own funds and wallet credentials.

3. Definitions

- “Services”: All protocols, applications, features, and technologies offered through ilum.fi.
- “Website”: The interface located at <https://www.ilum.fi> and all associated subdomains.
- “Wallet”: A non-custodial blockchain wallet controlled solely by the User.
- “Digital Asset”: Any cryptographic asset or token represented on a distributed ledger.
- “Third-Party Services”: Platforms or tools not owned by ilum.fi but integrated for functionality.

4. Eligibility and Conduct Requirements

To use the Services, you represent and warrant that you:

- Are at least 18 years of age or the age of majority in your jurisdiction;
- Possess the legal capacity to enter binding agreements;
- Are not subject to sanctions under OFAC, UN, EU, or similar regimes;
- Are not located in or accessing the platform from a prohibited jurisdiction.

You must not:

- Violate any applicable law;
- Interfere with the integrity or security of the Services;
- Misrepresent your identity or engage in deceitful behavior;
- Use the platform for money laundering, fraud, or other illicit purposes.

5. Non-Custodial and Autonomous Interface

ilum.fi operates as a non-custodial interface. It does not store digital assets, hold private keys, or execute transactions on behalf of Users. All actions are executed by you, directly through your connected Wallet, using decentralized smart contracts.

You alone are responsible for managing approvals, signing transactions, and monitoring wallet security.

6. Wallet Use and Security

By connecting your Wallet to ilum.fi, you authorize read-only access to blockchain data relevant to your use of the Services. You are entirely responsible for:

- Maintaining the confidentiality of your wallet seed phrase and private keys;
- Verifying the accuracy and intent of each transaction;
- Understanding and managing permissions granted to contracts.

ilum.fi cannot recover lost wallets or intervene in wallet-based issues.

7. Fees, Taxes, and Financial Responsibility

Fees associated with use of the Services may include protocol-level fees, liquidity provider fees, or fees charged by third-party services. You are also responsible for:

- Gas or transaction fees incurred on the blockchain;
- Any applicable tax reporting or payments under your local laws.

ilum.fi provides no guidance or guarantees concerning tax treatment of digital asset activity.

8. Intellectual Property

All intellectual property and proprietary rights associated with the Website, Services, smart contracts, branding, and documentation are owned by ilum.fi or its authorized contributors.

Users may not:

- Copy, distribute, or commercialize ilum.fi's code or content;
- Reverse-engineer any software provided by the platform;
- Use the ilum.fi name or logo without express written consent.

You are granted a limited, revocable, non-transferable license for lawful, personal use of the Services.

9. Privacy Policy

ilum.fi does not collect personal information by default and does not require account creation. However, you may be subject to data collection when:

- Using analytics services (e.g., site usage statistics);
- Connecting through wallet interfaces that collect metadata;
- Interacting with social platforms or subscribing to updates.

All data collected via third parties is subject to their respective policies. We do not knowingly store personally identifiable information, nor do we sell or monetize user data.

You acknowledge and consent to limited, necessary use of session-based cookies and pseudonymous data to optimize the performance and security of the Website.

10. Cookies and Analytics

ilum.fi may use cookies to support basic Website functionality, improve performance, and understand aggregate usage trends. These cookies do not contain personal identifiers.

You may disable cookies through your browser settings, though this may limit your access to certain features.

11. Prohibited Use

You agree not to misuse the Services in any manner that may:

- Violate any applicable local, national, or international law or regulation;
- Facilitate or promote any illegal activity, including but not limited to money laundering, terrorist financing, fraud, or the sale of controlled substances;
- Interfere with the proper functioning of the Website or smart contracts, including attempts to bypass or disable technical safeguards or exploit vulnerabilities;
- Use the Services to deploy, store, or transmit malware, phishing attempts, or any other malicious code;
- Access data not intended for you, interfere with the service to other users, or test the vulnerability of any infrastructure without express permission;
- Attempt to reverse-engineer, decompile, or tamper with smart contract logic, including front-end interfaces or backend analytics systems;
- Impersonate any individual or entity, including ilum.fi personnel or affiliates;

- Create bots, scripts, or automated systems that interact with the Services in ways that unfairly manipulate liquidity, fees, or routing mechanisms.

Violation of this section may result in permanent access suspension, revocation of privileges, and potential reporting to regulatory or law enforcement authorities, without prior notice or obligation of compensation.

12. Limitation of Liability

To the fullest extent permitted under applicable law, you expressly understand and agree that ilum.fi and its contributors, developers, affiliates, service providers, and licensors shall not be liable for any:

- Direct, indirect, incidental, special, punitive, or consequential damages;
- Loss of profits, revenues, digital assets, or goodwill;
- Unauthorized access to or alteration of your transmissions or data;
- Interruptions or downtime caused by blockchain protocol congestion or instability;
- Exploits, bugs, or unintended behavior in smart contracts, user interfaces, or third-party integrations;
- Misconfiguration of personal Wallets, including permissioning errors or compromised credentials;
- Regulatory enforcement or future legal restrictions on use of decentralized protocols.

The Services are provided on an “as is” and “as available” basis, with no warranties or guarantees of fitness for a particular purpose, merchantability, performance, or availability. You accept full responsibility for use of the Services and agree that your exclusive remedy for any dissatisfaction is to discontinue use of the platform.

13. Indemnification

You agree to indemnify, defend, and hold harmless ilum.fi, its developers, contributors, affiliates, and service providers from and against any and all claims, losses, liabilities, damages, obligations, costs, and expenses (including reasonable attorney fees), arising out of or relating to:

- Your use or misuse of the Services;
- Your violation of these Terms or any applicable laws;
- Your infringement of any third-party rights, including intellectual property, data protection, or contractual rights;
- Any breach of warranty or misrepresentation made by you.

This indemnification obligation survives the termination or expiration of these Terms and your use of the Services.

14. Force Majeure

ilum.fi shall not be liable or responsible for any delay or failure to perform resulting from causes outside its reasonable control, including but not limited to:

- Natural disasters, acts of God, floods, earthquakes, or pandemics;
- War, military conflict, or civil unrest;
- Regulatory shutdowns, embargoes, or sanctions affecting network operations;
- Infrastructure outages, including those related to internet, telecommunications, or blockchain networks;
- Software vulnerabilities, exploits, or cyberattacks, whether directed at ilum.fi or third-party integrations.

Performance obligations are suspended for the duration of such events and shall resume promptly upon resolution. ilum.fi will make commercially reasonable efforts to notify users if such circumstances substantially impact access to the Services.

15. Modifications to the Terms

ilum.fi reserves the right to modify, revise, or replace these Terms at any time, at its sole discretion. Any material changes will be published on the Website, and your continued use of the Services after such updates constitutes your acceptance of the modified Terms.

It is your responsibility to review the Terms periodically. In the event of any conflict between previous versions and the most recent version, the current version shall prevail.

If you do not agree to the amended Terms, you must immediately cease all use of the Services.

16. Governing Law and Dispute Resolution

These Terms, and any non-contractual obligations arising out of or in connection with them, shall be governed by and construed in accordance with the laws of Singapore, without regard to its conflict of law provisions.

Any dispute, claim, or controversy arising out of or relating to these Terms—including the breach, termination, enforcement, or validity thereof—shall be resolved exclusively through

confidential, binding arbitration conducted in Singapore under the rules of a recognized arbitral institution.

You agree that:

- You waive the right to participate in class actions or representative proceedings;
- Any arbitration shall be conducted on an individual basis;
- The language of the arbitration shall be English.

Nothing in this section shall prevent either party from seeking injunctive relief or urgent interim measures in a court of competent jurisdiction where necessary to protect its rights.

17. Suspension and Termination

ilum.fi reserves the unilateral right, without liability or obligation to provide notice or explanation, to restrict, suspend, or permanently terminate access to the Services for any of the following reasons:

- Violation of these Terms or any applicable law;
- Engagement in prohibited conduct, including abuse, exploitation, or unauthorized access;
- Requests by law enforcement, regulatory bodies, or court orders;
- Technical or operational concerns posing a risk to the platform or other users;
- Use of the Services in a manner that, in ilum.fi's sole judgment, creates liability or reputational harm.

Upon termination, your right to use the Services will immediately cease, and you must discontinue all interactions with the platform. Sections of these Terms which, by their nature, survive termination—including but not limited to intellectual property, disclaimers, indemnity, limitation of liability, and governing law—shall remain in effect.

18. General Provisions

- Entire Agreement: These Terms constitute the entire agreement between you and ilum.fi regarding the use of the Services, superseding all prior understandings, representations, or communications.
- Severability: If any provision of these Terms is held to be invalid or unenforceable under applicable law, that provision shall be modified or removed to the extent necessary, and the remaining provisions shall remain in full force and effect.
- Waiver: No waiver of any breach or default under these Terms shall be deemed to be a waiver of any preceding or subsequent breach or default.

- Assignment: You may not assign or transfer any rights or obligations under these Terms without prior written consent. ilum.fi may freely assign these Terms in connection with a corporate restructuring, sale, or other transfer of control.
- No Agency: No agency, partnership, joint venture, or employment relationship is created as a result of these Terms or your use of the Services.

19. Contact Information

For all legal notices, inquiries, or questions regarding these Terms, please contact ilum.fi at:

- Website: <https://www.ilum.fi>
- Official X: <https://x.com/ilumfi>