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1. Introduction: RFND Investment FEX (this website and our social media channels) is owned and operated by RFND investment (we, us, our). We respect the privacy of our website users (you, your). All the privacy terms are explained in Privacy agreement, where all clauses and terms are thoroughly explained and when user accepts them, both parties are binded to the Privacy Agreement.
2. The projection or other information regarding the likelihood of various investment outcomes are hypothetical in nature, are not guaranteed for accuracy or completeness, do not reflect actual investment results, do not take in to consideration commissions, margin interest and other costs, and are not guarantees of future results.
3. No part of the content and services that we provide constitutes financial advice, legal advice or any other form of advice meant for your specific reliance for any purpose, nor any dealing in (or pormotion of) securities.

Any use or reliance on our content and services is solely at your own risk and discretion. You should conduct your own research, review, analyze and verify our content and services about relying on or using them.

Trading is a highly risky activity that can lead to major losses, please therefore consult your financial advisor before making any decision. No content on our site (rfndinvestment.com) or any other communication channels on social media is meant to be a solicitation or offer.

1. Gains with crypto currencies are typically subject to tax, depending on what country you reside.

You alone are responsible for evaluating the merits and risks associated with the use of our systems, services or products. If you have additional questions regarding your taxes, please visit your countries tax website or consult a tax professional.

RFND Investment does not provide any tax advice.

1. RFND isn’t an official currency of any state or city. It’s within a simple ledger protocol (SLP) which allows to convert RFND token in Bitcoin Cash (BCH), Ethereum (ETH), Doge and Tron (TRX).
2. We aren’t liable for any loss of RFND from investor’s Simple Ledger Protocol (SLP) wallet due to the fact that it is a responsibility of every investor to manage safely his/her cryptocurrency.

It’s a responsibility of each investor to know his username, password, private key or seed phrase to access his wallet or recover his/her wallet, and store these data in a safe location.

1. We aren’t liable for any loss of Bitcoin Cash (BCH) from investor’s BCH address wallet that investors will be receiving as a staking reward payout due to the fact that it is a responsibility of every investor to manage safely his/her cryptocurrency.

It’s a responsibility of each investor to know his username, password, private key or seed phrase to access his wallet or recover his/her wallet, and store these data in a safe location.

1. We aren’t liable for any loss of Ethereum (ETH) from investor’s ETH address wallet that investors will be receiving as a staking reward payout due to the fact that it is a responsibility of every investor to manage safely his/her cryptocurrency.

It’s a responsibility of each investor to know his username, password, private key or seed phrase to access his wallet or recover his/her wallet, and store these data in a safe location.

1. If there is an airdrop, courtesy coming from a strategic alliance with RFND token, these other cryptocurrencies may be deposit into investor’s SLP wallet.

**No Investment Advice**

1. RFND Investment isn’t liable for sharp increase or decline of RFND token. RFND Investment official communication channels located on (rfndinvestment.com, Telegram, Twitter and other (crypto) social media) provide an informational platform and any data or information presented should not be considered investment advice, financial advice, trading advice or any other sort of advice.

We consider trading as a free market mechanism, and we strongly recommend to our users to perform Fundamental and Technical Analysis and Do their Own Research (DYOR) before a purchase.

RFND Investment never recommends or endorsed any investment decision such as buying, selling or holding a digital asset. Do not use any data or information presented on this platform as the only reference for your investment decision. The data may be wrong and is never sufficient to make investment decisions.

Only make investment decisions after evaluating many different sources, information provider and opinions. Digital Assets should be considered a very risky investment class. Do not invest anything that you can´t afford to loose. RFND Investment will not be held responsible for any investment decision you make based on the information provided on the platform.

RFND Investment isn’t liable for trading performance of cryptocurrencies used for staking reward payout – in this case Ethereum (ETH) or Bitcoin Cash (BCH), nor for the trading performance of other SLP tokens which may be airdropped to investor’s SLP wallet as a mean of promotion or cortesy between RFND Investment and any other SLP project.

We suggest to use a very manageable amount of money for these trades as examples for profit and loss percentages. It’s a good guideline to go on if it’s an amount you can afford to gain or lose as often as daily or weekly. If you can’t afford to potentially lose this amount than we advise using smaller amounts.

If you decide to use higher amounts that is your decision and we can’t be held liable for any adverse outcomes.

1. RFND can be purchased or sold only on memo.cash and CCTip. The value of RFND cryptocurrency will be subject only to the process of demand and supply.

There is scheduled RFND inclusion on other crypto exchanges or market places on the long run.

12 ) We don’t recommend any user a direct exchange of RFND in Telegram Groups for other SLP tokens, BCH, Doge or any other cryptocurrency without the assurance of any exchanging platform due to high risk of fraud. We aren’t liable for any loss of this nature.

1. Content, research, tools, trivias, games, contests are for educational and illustrative purposes only and do not imply a recommendation or solicitation to buy or sell a particular asset or to engage in any particular investment strategy it’s merely a window into what we are doing and speculating currently.
2. Accuracy of Information

RFND Investment strives to provide the most reasonable and accurate information. Still all data and information presented on this platform may be wrong or does not reflect the current status. All information is subject to change and RFND Investment does not guarantee accuracy or completeness.

1. The metrics of FEX staking app have been developed and presented on this platform are based on its own methodology and may be misinterpreted by the user. The calculation of staking rewards or dividends is performed manually by use of based on trading performance.
2. Independence

RFND Investment is not affiliated with any cryptocurrency / digital asset or staking service. Ratings and Scoring presented on FEX staking app or RFND Investment simply reflect the author’s personal opinion. The Author.

17. Calculation of Staking Rewards

Terms:

Minimum Staking Amount: The minimum required amount to participate in FEX.

Currently it is 5,000,000 (Five million) RFND for holders who opt for Bitcoin Cash (BCH).

And 40,000,000 (Forty million) RFND for holders who opt for Ethereum (ETH).

Initial average price: It is the average weighed price of the last 4 days and the day of suscription to FEX staking app. It is not the price when user bought his/her RFND tokens.

Weighed Average monthly price: It it the average weighed price of 30 days from the day when the user started staking.

Adjusted Weighed Average Monthly price: If the average weighed monthly price of RFND goes above or below 40% against Initial average price. The adjusted weighed monthly price mechanism will create a limited of adjusted weighed monthly price within the interval: +40% to – 40%. This is done due to the fact of financial sustainability of our current system.

Adjusted weighed average monthly price will become an initial price for the following period of staking.

Staking levels: The percentual staking reward will depend on amount of RFND held on SLP address.

These percentual staking rewards are valid until April 30th, 2021. After April 30th, they may remain same or may be adjusted. They apply for the 0% of increase for exchange rate between RFND and BCH, calculated on bases: Adjusted Weighed Average Monthly price divided by Initial Weighed Average of 5 days of staking.

Description of staking rewards:

|  |  |  |
| --- | --- | --- |
| Segments |  | Monthly Staking Reward (RFND/BCH – 0% change) |
|  |  |  |
|  |  |  |
| Diamond |  |  |
| Above 333 million RFND |  | 4.39% |
|  |  |  |
| Platinum |  |  |
| From 150 mil to 332.99 mil) |  | 2.93% |
|  |  |  |
| Gold |  |  |
| From 75 million to 149.99 million |  | 2.02% |
|  |  |  |
| Silver |  |  |
| From 40 million to 74.99 million |  | 1.44% |
|  |  |  |
| Bronce |  |  |
| From 5 million to 39.99 million |  | 1.11% |
|  |  |  |
| Starters |  | 0.00% |
| (From 2 to 4.99 mil) |  |  |
|  |  |  |
| Newbies (1 to 1.99 mil) |  | 0.00% |
|  |  |  |
|  |  |  |
|  |  |  |

Interval: The percentual staking reward will be calculated within the interval of +40% (plus 40% in case of appreciation of RFND vs Bitcoin Cash) to -40% (minus 40% in case of depreciation of RFND vs Bitcoin Cash) vs the rates aforementioned.

Example: Gold Level Investors may receive rewards going from 1.212% up to 2.828%, where 2.02% stands for 0% increase of RFND vs BCH.

Calculation of staking reward payout: (Adjusted Weighed Average Montly price/ Initial weighed average 5 day price) \*(Percentual rate of each level) \* Average Monthly balance.

Subsequent deposits of RFND within the monthly period will be considered for the purposes of average monthly balance of RFND calculation.

Conversion BCH/ETH: In case of investors who opt for Staking Rewards Payout in Ethereum, the calculated reward in Bitcoin Cash will be converted by a valid market price of Ethereum at the day of the payout.

Payout of staking Rewards: Every investor who complied with minimum staking period of 30 days, will be paid out his/her staking rewards on every day 1st of each month followed by the ending day of his staking period.

Example: User stakes from January 19th to February 19th, his first payout is scheduled for March 1st.

Bonuses: Loyalty rewards meant to bring additional incentives for long term stakings. Bonuses will be paid out in 3 months, 6 months, 12 months periods from the day staking has been done. From the second year of investment, they will be paid out every 6 months.

If staking period is interrupted, the countdown of bonuses per staking begins from the day when the staking restarts.

You can review the assigned percentual staking bonuses in the table below:

|  |  |  |  |
| --- | --- | --- | --- |
| Segments | 3 months | 6 months | 12 months |
|  |  |  |  |
|  | Bonus 1 | Bonus 2 | Bonus 3 |
| Diamond |  |  |  |
| Above 333 million RFND | 2.20% | 2.29% | 4.79% |
|  |  |  |  |
| Platinum |  |  |  |
| From 150 mil to 332.99 mil) | 1.46% | 1.51% | 3.10% |
|  |  |  |  |
| Gold |  |  |  |
| From 75 million to 149.99 million | 1.01% | 1.03% | 2.10% |
|  |  |  |  |
| Silver |  |  |  |
| From 40 million to 74.99 million | 0.72% | 0.73% | 1.48% |
|  |  |  |  |
| Bronce |  |  |  |
| From 5 million to 39.99 million | 0.56% | 0.56% | 1.13% |

Example: User stakes from January 19th to April 19th, his first bonus payout is scheduled for May 1st.

18. Withdrawal of Staking Rewards

Users who receive their staking rewards payout in Ethereum or Bitcoin Cash may use them freely for any legal purpose they may consider.

19. End of Staking

Staking becomes automatically suspended for the period when user withdraws any RFND from his/her subscribed wallet. And may reinitiate for the next if investor complies with minimum balances.

For purposes of staking it is mandatory to comply with a minimum period of 30 days of staking per each staking period.

20) RFND community investors may participate on contest, rewards, awards, gifts, additional airdrops of RFND or any other valid cryptocurrency.

21) RFND Investment may update in certain occassions the content of disclaimers in case of change of percentual rates applied to staking rewards, bonuses or any other mechanism of calculation of staking rewards.