

Terms of Service for Raum Network Technologies LLC

Effective Date: January 2, 2026

Welcome to Raum Network Technologies LLC ("Company," "we," "us," or "our"). These Terms of Service ("Terms") govern your access to and use of our decentralized applications (DApps), including RaumFi DEX, Chrysalis, RaumStore, and any associated websites, services, tools, or platforms (collectively, the "Services").

By accessing, connecting your wallet to, or using our Services, you ("User," "you," or "your") agree to be bound by these Terms. If you do not agree, you must immediately discontinue use of all Services.

1. Acceptance of Terms

1.1 Binding Agreement

By accessing or using RaumFi DEX, Chrysalis, RaumStore, or any other Services provided by Raum Network Technologies LLC, you confirm and represent that:

- You are at least 18 years of age (or the age of majority in your jurisdiction)
- You possess the legal capacity to enter into binding agreements
- You are not prohibited by law from using cryptocurrency or blockchain services
- You accept and agree to comply with these Terms and all applicable laws

1.2 Modifications

We reserve the right to modify these Terms at any time. Changes become effective immediately upon posting on our website or within the DApps. Continued use after modifications constitutes acceptance of the updated Terms. Material changes will be notified via email (if provided) or prominent DApp notifications.

2. Description of Services

Raum Network Technologies LLC provides decentralized financial and storage infrastructure services:

2.1 RaumFi DEX

A decentralized exchange (DEX) enabling:

- Token swaps across multiple blockchain networks
- Liquidity provision and automated market maker (AMM) participation
- Yield farming and liquidity mining opportunities
- Real-time trading with non-custodial wallet integration
- Cross-chain bridge functionality for asset transfers

2.2 Chrysalis

A liquid staking aggregator and restaking platform that allows:

- Staking of native blockchain assets (e.g., ETH, XRPL, etc.)
- Liquid staking tokens (LSTs) issuance for maintaining liquidity
- Restaking mechanisms to maximize yield optimization
- Validator selection and delegation across multiple networks
- Staking rewards distribution and auto-compounding features

2.3 RaumStore

A decentralized storage solution utilizing:

- IPFS (InterPlanetary File System) for distributed file storage
- S3-compatible APIs for seamless integration
- Encrypted storage options for sensitive data
- Content addressing and immutable file references
- Pay-per-use pricing models for storage and retrieval

3. User Eligibility and Restrictions

3.1 Jurisdictional Restrictions

Users from the following jurisdictions are **PROHIBITED** from accessing or using our Services:

OFAC Sanctioned Countries:

- Cuba
- Iran
- North Korea (Democratic People's Republic of Korea)
- Syria
- Crimea, Donetsk, and Luhansk regions of Ukraine

Additional Restricted Jurisdictions:

- Afghanistan

- Algeria
- Bangladesh
- Bolivia
- China (mainland)
- Ecuador
- Egypt
- Morocco
- Nepal
- Pakistan
- Qatar
- Tunisia
- Any other jurisdiction where cryptocurrency use is banned or severely restricted

We implement IP blocking and transaction monitoring to enforce these restrictions. Circumventing these measures violates these Terms and may result in legal action.

3.2 Account Representation

You represent and warrant that:

- All information provided is accurate and current
- You are not acting on behalf of a sanctioned entity
- Your use complies with local laws and regulations
- You have not been previously banned from our Services

4. User Responsibilities

4.1 Wallet Security and Private Keys

- **YOU are solely responsible** for securing your wallet credentials, seed phrases, and private keys
- Raum Network Technologies LLC does NOT store, manage, or have access to your private keys
- We CANNOT recover lost wallets, credentials, or funds
- Use hardware wallets or secure key management solutions
- Never share your private keys or seed phrases with anyone

4.2 Transaction Responsibility

- All blockchain transactions are **final and irreversible**
- Verify all transaction details (addresses, amounts, gas fees) before confirmation
- You are responsible for network fees (gas costs)
- Failed transactions may still incur gas fees
- Smart contract interactions carry inherent risks

4.3 Compliance Obligations

Users must:

- Comply with all applicable local, national, and international laws
- Report crypto income and gains as required by tax authorities
- Not use Services for money laundering, terrorist financing, or other illegal activities
- Not engage in market manipulation, wash trading, or fraudulent activities
- Not attempt to exploit vulnerabilities or bugs in smart contracts

4.4 Prohibited Activities

The following are strictly prohibited:

- Using Services from restricted jurisdictions
- Creating multiple accounts to circumvent restrictions
- Automated trading bots without authorization
- Spamming, phishing, or social engineering attacks
- Reverse engineering, decompiling, or extracting source code
- Introducing malware, viruses, or harmful code

5. Risks and Disclaimers

5.1 Blockchain and Smart Contract Risks

YOU ACKNOWLEDGE AND ACCEPT THE FOLLOWING RISKS:

- **Immutability:** Blockchain transactions cannot be reversed or refunded
- **Network Congestion:** High traffic may cause delays or failed transactions
- **Gas Fee Volatility:** Transaction costs fluctuate based on network demand
- **Smart Contract Bugs:** Vulnerabilities may exist despite audits
- **Protocol Upgrades:** Changes to underlying blockchains may affect functionality
- **51% Attacks:** Blockchain networks face theoretical consensus attack risks
- **Front-Running:** Public mempool transactions may be exploited

5.2 Liquid Staking and DeFi Risks

Specific risks for Chrysalis users:

- **Slashing Risk:** Validators may be penalized for misbehavior, reducing staked assets
- **Liquidity Risk:** LST tokens may trade at discounts to underlying assets
- **Unbonding Periods:** Withdrawals may require waiting periods (e.g., 7-28 days)
- **Smart Contract Risk:** Staking contracts may contain undiscovered vulnerabilities
- **Validator Centralization:** Concentration among few validators increases risks
- **Protocol Insolvency:** Restaking protocols may face liquidity crises

5.3 Market and Financial Risks

- **Extreme Volatility:** Cryptocurrency prices can fluctuate dramatically
- **Impermanent Loss:** Liquidity providers may lose value relative to holding assets
- **Rug Pulls:** Third-party tokens may be fraudulent schemes
- **Regulatory Changes:** New laws may restrict or ban crypto activities
- **No FDIC Insurance:** Crypto assets are not protected by government insurance

5.4 Third-Party Service Risks

We integrate with third-party services (wallets, oracles, bridges) that:

- Are outside our control
- May experience downtime, hacks, or failures
- Have their own terms and privacy policies
- May charge separate fees

5.5 No Financial Advice

Raum Network Technologies LLC does **NOT** provide:

- Financial, investment, or tax advice
- Recommendations to buy, sell, or hold specific assets
- Guarantees of returns or profits
- Professional legal or accounting services

You should consult qualified professionals before making financial decisions.

6. Service Availability and Modifications

6.1 No Guarantee of Uptime

We strive for continuous availability but do **NOT** guarantee:

- Uninterrupted service access
- Error-free operation
- Compatibility with all devices and browsers
- Availability in all jurisdictions

6.2 Service Modifications

We reserve the right to:

- Modify, suspend, or discontinue Services without notice
- Add or remove supported blockchains and tokens
- Change fee structures with 30 days' notice
- Implement new features or remove existing ones

6.3 Maintenance and Upgrades

Scheduled maintenance will be announced when possible. Emergency maintenance may occur without notice.

7. Fees and Payments

7.1 Service Fees

Raum Network Technologies LLC may charge fees for:

- Token swaps (typically 0.1% - 0.3% of transaction value)
- Liquidity provision withdrawals
- Storage services (per GB/month)
- Priority transaction processing

7.2 Network Fees

You are responsible for all blockchain network fees (gas costs), which:

- Are paid directly to blockchain validators/miners
- Are NOT collected by Raum Network Technologies LLC
- Vary based on network congestion
- May be required even for failed transactions

7.3 Fee Changes

We reserve the right to modify fee structures with 30 days' advance notice via website announcements.

8. Intellectual Property Rights

8.1 Ownership

All intellectual property in the Services, including but not limited to:

- Software code and smart contracts
- User interfaces and designs
- Trademarks, logos, and branding
- Documentation and content

is owned exclusively by **Raum Network Technologies LLC** or our licensors.

8.2 Limited License

We grant you a limited, non-exclusive, non-transferable, revocable license to access and use the Services for personal, non-commercial purposes, subject to these Terms.

8.3 Restrictions

You may NOT:

- Copy, modify, or create derivative works
- Reverse engineer or decompile software
- Remove copyright or proprietary notices
- Use our trademarks without written permission
- Frame or mirror any content

9. Privacy and Data Protection

Your use of Services is governed by our Privacy Policy, which describes how we collect, use, and protect your data. By using Services, you consent to our Privacy Policy.

Key Privacy Points:

- We collect minimal personal data (wallet addresses, IP addresses)
- We do NOT sell or share your data with third parties
- Blockchain transactions are public and permanent
- See full Privacy Policy at <https://github.com/Raum-Network/raum-chrysalis-stellarcontract/blob/dcba0ff4ba48eff48bdf69d673983620f4014c3d/Policies/Raum%20Network%20Privacy%20Policy%202026.pdf>

10. Limitation of Liability

10.1 Disclaimer of Warranties

TO THE MAXIMUM EXTENT PERMITTED BY LAW, SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO:

- Merchantability
- Fitness for a particular purpose
- Non-infringement
- Accuracy or reliability
- Error-free operation

10.2 Limitation of Damages

RAUM NETWORK TECHNOLOGIES LLC AND ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AFFILIATES SHALL NOT BE LIABLE FOR:

- Direct, indirect, incidental, consequential, or punitive damages
- Loss of profits, revenue, data, or opportunities
- Smart contract failures or exploits
- Hacks, theft, or loss of cryptocurrency
- Market losses or impermanent loss
- Third-party service failures
- Regulatory actions or legal consequences

EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

10.3 Liability Cap

TO THE EXTENT LIABILITY CANNOT BE EXCLUDED, OUR TOTAL LIABILITY SHALL NOT EXCEED THE LESSER OF:

- USD \$100
- Fees paid by you in the 12 months preceding the claim

10.4 Jurisdictional Variations

Some jurisdictions do not allow limitation of implied warranties or liability for incidental damages, so the above limitations may not fully apply to you.

11. Indemnification

You agree to indemnify, defend, and hold harmless Raum Network Technologies LLC, its officers, directors, employees, contractors, and affiliates from any claims, damages, losses, liabilities, and expenses (including legal fees) arising from:

- Your use or misuse of Services
- Violation of these Terms
- Violation of any laws or third-party rights
- Your wallet transactions and smart contract interactions
- Negligence or willful misconduct

12. Dispute Resolution

12.1 Governing Law

These Terms are governed by the laws of **Saint Vincent and the Grenadines**, without regard to conflict of law principles.

12.2 Jurisdiction and Venue

Any disputes shall be subject to the **exclusive jurisdiction of the courts located in Kingstown, Saint Vincent and the Grenadines (Capital)**.

12.3 Arbitration (Optional)

Parties may agree to resolve disputes through binding arbitration under the rules of a mutually agreed arbitration body.

12.4 Class Action Waiver

You agree to resolve disputes on an individual basis only. You waive any right to participate in class actions or class-wide arbitration.

13. Termination and Suspension

13.1 Our Right to Terminate

We reserve the right to suspend or terminate your access to Services immediately and without notice if:

- You violate these Terms
- You are from a restricted jurisdiction
- We suspect fraudulent or illegal activity
- Required by law or regulatory authorities
- We discontinue Services

13.2 Effect of Termination

Upon termination:

- Your license to use Services ends immediately
- You must cease all use of Services
- You remain liable for any pending obligations
- Provisions that survive termination remain in effect

13.3 No Liability for Termination

We are NOT liable for damages resulting from suspension or termination.

14. Miscellaneous Provisions

14.1 Entire Agreement

These Terms constitute the entire agreement between you and Raum Network Technologies LLC regarding Services and supersede all prior agreements.

14.2 Severability

If any provision is found unenforceable, the remaining provisions remain in full effect.

14.3 Waiver

Failure to enforce any provision does not constitute a waiver of that provision.

14.4 Assignment

You may not assign or transfer your rights under these Terms. We may assign our rights to any affiliate or successor entity.

14.5 Force Majeure

We are not liable for failures due to events beyond our reasonable control (natural disasters, wars, cyberattacks, blockchain network failures, regulatory actions).

14.6 Language

The English version of these Terms controls in case of translation discrepancies.

14.7 Headings

Section headings are for convenience only and do not affect interpretation.

15. Third-Party Services and Links

Services may contain links to third-party websites, applications, or services. We:

- Do NOT endorse or control third-party services
- Are NOT responsible for their content, accuracy, or practices
- Recommend reviewing their terms and privacy policies
- Disclaim liability for interactions with third parties

16. Open Source and Audits

16.1 Smart Contract Audits

Our smart contracts may undergo security audits by reputable firms. Audit reports may be available at <https://github.com/Raum-Network/raum-raumfi-core-v1/blob/75ace8e728ad5ddef75ef6ba7c3a38713c43b3ac/audit/Raum%20Network%20-%20RaumFi%20Audit%20Report%20-%20QuillAudits.pdf>

However:

- Audits do NOT guarantee security
- New vulnerabilities may be discovered
- We are NOT liable for audit failures

16.2 Open Source Components

Services may include open-source software subject to separate licenses. Such license is listed at https://en.wikipedia.org/wiki/MIT_License.

17. Communication and Notices

17.1 Electronic Communications

You consent to receive communications electronically (email, DApp notifications, website postings). Electronic communications satisfy legal written notice requirements.

17.2 Contact Information

For questions, concerns, or legal notices:

Raum Network Technologies LLC

- **Email:** support@raum.network
- **Website:** <https://raum.network>
- **Registered:** Saint Vincent and the Grenadines (Capital)

17.3 Notice Period

Notices to you are effective when sent to your provided email or posted on our website. Notices to us are effective when received at support@raum.network.

18. Acknowledgment and Consent

BY USING OUR SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE:

- Read and understood these Terms in their entirety
- Understood the risks associated with blockchain technology and DeFi
- Accepted all disclaimers and limitations of liability
- Agreed to be bound by these Terms and our Privacy Policy
- Confirmed you are not from a restricted jurisdiction
- Consulted legal and financial advisors as necessary

IF YOU DO NOT AGREE, YOU MUST NOT USE OUR SERVICES.

Last Updated: January 2, 2026

Raum Network Technologies LLC
Registered in Saint Vincent and the Grenadines