

TERMS AND CONDITIONS OF THE IOU USDV PROGRAM

1. Introduction The IOU USDV Program (hereinafter called "the Program") allows members to exchange VMM V2 tokens for a fixed-term IOU and receive periodic interest payments in USDV. Members agree to abide by the following terms and conditions when participating in this Program.

2. Eligibility

- Participation is open to all registered users of the VlinkPay platform.
- Participants must be at least 18 years old.
- Users must complete identity verification (KYC) to be eligible for withdrawals and interest payments.

3. IOU Packages and Interest Rates Participants may choose from the following IOU packages:

- **3-month term:** 5% monthly interest (Total 15%)
- **6-month term:** 6% monthly interest (Total 36%)
- **12-month term:** 7% monthly interest (Total 84%)

Interest is paid every **15 days** based on the selected package.

4. Network Bonus Structure Participants can earn additional bonuses through network referrals:

- **\$20,000 IOU Package:** Receive commissions from 5 levels (L1: 50%, L2: 20%, L3: 15%, L4: 10%, L5: 5%)
- **\$10,000 IOU Package:** Receive commissions from 3 levels (L1: 50%, L2: 20%, L3: 15%)
- **\$5,000 IOU Package:** Receive commissions from 1 level (L1: 50%)

5. Withdrawal and Redemption

- The principal will be returned upon maturity of the selected package.
- Early withdrawal is subject to fees and approval by the platform.
- Early withdrawal will incur a **30% penalty** and forfeiture of all accrued interest.
- Interest payments are credited to the participant's USDV wallet every 15 days.
- Members must maintain an active account and comply with platform regulations to be eligible for withdrawals.
- Members are responsible for any taxes applicable in their country of residence.

6. Fees and Charges

- Early withdrawal fees may apply, depending on the selected package.
- Transaction fees for converting IOU to other assets will be outlined on the platform.

7. Risk Disclosure

- Participation in the Program involves financial risks, including potential fluctuations in token values.
- The company does not guarantee future performance or returns beyond the stated interest rates.
- Members should conduct their own due diligence before participating.

8. Amendments and Termination

- The company reserves the right to modify the terms of the Program at any time.
- In case of regulatory requirements, the Program may be altered or terminated without prior notice.
- Members will be notified of any changes via official communication channels.

9. Dispute Resolution

Any disputes arising from this Program should first be addressed through VlinkPay's customer support.

If a resolution cannot be reached, disputes will be subject to arbitration under the governing laws of the jurisdiction where VlinkPay is registered.

Members agree to waive their right to a class-action lawsuit or trial by jury about any disputes regarding the Program.

10. Governing Law

This Program is subject to the jurisdiction of the relevant regulatory authorities and laws governing digital assets and financial transactions.

11. Contact Information If you have any questions or need support regarding the IOU USDV Program, please don't hesitate to contact **support@vlinkpay.com**.

Members acknowledge and agree to these Terms and Conditions when participating in this Program.