

# 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:

- **6-month term:** 4% monthly interest (Total 24%)
- **12-month term:** 5% monthly interest (Total 60%)

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.

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