

# Terms and Conditions

The Terms and Conditions apply to the buyer of the Creditor Data Platform token ("CDPT") and future user of the Creditor Data Platform. You should carefully read the Terms and Conditions, as well as the whitepaper of the Creditor Data Platform project before participating to the Private Sale, Public Sale and Token Generation Event (hereinafter referred to as TGE).

## Applicability

1. The following Terms and Conditions document constitute the agreement (the "Agreement") between Creditor Data Platform, and you (the "User") with respect to the use to the purchase of the CDPT and the future services offered through the Creditor Data Platform. By using our services, you are agreeing to be bound by the Terms and Conditions in its latest version. You are aware that Creditor Data Platform may change Terms and Conditions at any time. Your continued use of the Creditor Data Platform means that you accept any new or modified terms.

## Services

2. Creditor Data Platform is a Decentralized Personal Data Marketplace. Creditor Data Platform was created to get rid of the flow of poor information, to help companies to operate without any losses, to return people ownership over their personal information, to store all the information securely and without any risks of loss.

3. Creditor Data Platform requires the use of Creditor Data Platform Token (hereinafter referred to as CDPT) as mean of payment and remuneration.

## The Creditor Data Platform Token (CDPT)

4. CDPT functions as means of payment and remuneration on the Creditor Data Platform, which will allow future Users to make use of Creditor Data

Platform. Through the token sale, the future user acquires the future rights to use Creditor Data Platform.

5. CDPT does not have the legal qualification as a security, since it does not give any rights on dividends or interest. CDPT is final and non-refundable. CDPT is not a share and does not give any right to participate in the general meetings of Creditor Data Platform. The purchase of CDPT shall therefore not be done for speculative usage.

6. CDPT can be purchased during the Public Sale directly from the Company or after the Public Sale at the Company or exchanger.

7. Any future User purchasing CDPT expressly acknowledges and represents that she/he has carefully reviewed the Terms and Conditions and fully understands the risks, costs and benefits associated with the purchase of this token as indicated in the Terms and Conditions.

## Required knowledge of User

8. A future User undertaking to purchase CDPT in relation to the token sale should ensure that she/he understands and has significant experience of blockchain systems and services, and that she/he fully understands the risks associated with the token sale as well as the mechanism related to the use of cryptocurrencies and blockchain (incl. storage).

9. Creditor Data Platform shall not be responsible for any loss of CDPT or situations making it impossible to access to CDPT, which may result in any actions or omissions of the future User or any person undertaking to acquire CDPT.

## Risks

10. Acquiring CDPT involves various risks, in particular that Creditor Data Platform may not be able to launch its operations and develop its platform. Therefore, and prior to acquiring CDPT, any future user should carefully consider the risks, costs, and benefits of acquiring CDPT within the Public Sale, and, if necessary, obtain independent advice in this regard. Any interested person who is not in the position to accept nor to understand the

risks associated with the Public Sale (incl. the risks related to the nondevelopment of Creditor Data Platform network and operations) or any other risks as indicated in the Terms and Conditions, should not acquire CDPT, at this stage or later.

## Important Disclaimer

11. The Terms and Conditions shall not and cannot be considered as an invitation to enter into an investment. They do not constitute or relate in any way nor should they be considered as an offering of securities in any jurisdiction. The Terms and Conditions do not include or contain any information or indication that might be considered as a recommendation or that might be used to base any investment decision.

12. Acquiring CDPT shall not grant any right or influence over Creditor Data Platform's organization and governance to the purchasers.

13. Any person undertaking to acquire CDPT must be aware that the Creditor Data Platform business model and the Terms and Conditions provisions may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, purchasers and any person undertaking to acquire CDPT acknowledge and understand that neither Creditor Data Platform nor any of its affiliates shall be held liable for any direct or indirect loss or damages caused by such changes.

## Intellectual Property Rights

14. To the extent that copyright or other intellectual property rights exist in the Creditor Data Platform, such as software, know-how, analysis, programs, verification mechanisms, those copyrights and other intellectual and industrial rights belong to Creditor Data Platform.

## Limitation of Liability

15. Creditor Data Platform, as well as its officers, directors, agents, joint ventures, employees and suppliers, assumes no liability or responsibility for

any loss arising out of or related to the use of the Creditor Data Platform or any technical, interruption or malfunction of the platform.

**IMPORTANT:** Legal restrictions apply to the residents of the United States of America, Singapore and China. Due to the adopted rules and regulations, the users from these states cannot participate in certain activities of Creditor Data Platform. For more information, please, contact us via [info@creditor.ai](mailto:info@creditor.ai).