1. Acceptance of Terms

By accessing or using NetCred's website, whitepaper, SDK, widgets, staking interface, or any related services (collectively, the "Services"), you agree to be bound by these Terms & Conditions ("Terms"). If you do not agree, you must immediately cease all use of the Services.

2. Definitions

- "NetCred," "we," "us," or "our" refers to the NetCred project and its operators.
- "You" or "User" refers to anyone who accesses or uses the Services.
- "NTCR" is the native SPL token of NetCred on the Solana blockchain.
- **"SDK"** means the JavaScript software development kit and any accompanying widgets provided by NetCred.

3. Eligibility

You must be at least 18 years old (or the age of majority in your jurisdiction) to use the Services. By using the Services, you represent and warrant that you meet these eligibility requirements.

4. Use of Services

4.1 **License.** Subject to your compliance with these Terms, NetCred grants you a limited, non-exclusive, non-transferable license to use the SDK and related materials solely to integrate NTCR functionality into your own websites and applications.

4.2 **Prohibited Conduct.** You agree not to:

• Reverse-engineer, decompile, or otherwise attempt to derive source code from the SDK;

- Use the Services for any unlawful, harmful, or fraudulent activity;
- Interfere with or disrupt the integrity or performance of the Services.

5. Token Distribution & Use

5.1 **No Guarantee of Value.** NTCR has no inherent value and its market price may fluctuate. You understand that NTCR is not a security or investment product.

5.2 **Risk Acknowledgment.** You accept all risks associated with acquiring, holding, and using NTCR, including loss of value and loss of access due to wallet or key mismanagement.

5.3 **No Custodial Services.** NetCred does not provide custodial services or hold your tokens on your behalf. You alone are responsible for securing your private keys and wallet.

6. Intellectual Property

All trademarks, service marks, logos, designs, software, and documentation are the property of NetCred or its licensors. Except as expressly provided, no license or right is granted to use any NetCred intellectual property.

7. Disclaimer of Warranties

THE SERVICES, SDK, AND NTCR DISTRIBUTION ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED. NETCRED DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

8. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, NETCRED AND ITS TEAM SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF OR IN CONNECTION WITH THESE TERMS OR YOUR USE OF THE SERVICES, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.



9. Indemnification

You agree to indemnify, defend, and hold harmless NetCred, its officers, directors, employees, and agents from any claims, liabilities, losses, damages, and expenses (including reasonable attorneys' fees) arising from your breach of these Terms or your misuse of the Services.

10. Privacy

Your use of the Services is also governed by our Privacy Policy. By using the Services, you consent to the collection and use of your information as described therein.

11. Changes to Terms

We may revise these Terms at any time. We will post the updated Terms on our website with a new effective date. Your continued use after such changes constitutes acceptance.

12. Governing Law & Dispute Resolution

These Terms are governed by the laws of the jurisdiction in which W3 Eden, Inc. is incorporated, without regard to conflict-of-law principles. Any dispute arising under or relating to these Terms must be resolved exclusively in the state or federal courts located in that jurisdiction.

13. Contact Information

If you have questions about these Terms, please contact us at:

Email: legal@netcred.io

