Terms and Conditions for Allora Finance

1. Introduction

Welcome to **Allora Finance**. These Terms and Conditions ("Terms") govern your use of our platform, services, and website (<u>allora.finance</u>). By accessing or using our services, you agree to comply with and be legally bound by these Terms.

Allora Finance is a **Web3** application enabling blockchain-based financial services. By using our platform, you acknowledge and accept the inherent risks of interacting with decentralized systems, including blockchain transactions, smart contracts, and cryptocurrencies.

If you do not agree with these Terms, you must refrain from using our services.

2. Eligibility

To use Allora Finance, you must:

- Be at least 18 years old.
- Have full legal capacity to enter into binding agreements.
- Comply with all applicable laws and regulations in your jurisdiction.

We do **not** provide services to users in jurisdictions where cryptocurrencies or blockchain-based services are restricted or illegal.

3. Web3 Transactions and Responsibility

3.1 User Responsibility

- You are solely responsible for the security and management of your **externally owned** account (EOA), private keys, and wallet credentials.
- All transactions conducted on blockchain networks are **final**, **irreversible**, **and beyond our control**.
- Allora Finance does not have access to or store private keys, and we cannot recover lost accounts or funds.

3.2 Transaction Risks

- Blockchain transactions are executed by smart contracts and are subject to **network congestion**, **gas fees**, **and potential smart contract vulnerabilities**.
- You acknowledge that Allora Finance is **not liable for transaction failures, losses, or delays** due to external blockchain network conditions or errors.
- You assume full responsibility for verifying transaction details before signing and submitting any on-chain action.

4. No Financial, Legal, or Tax Advice

- Allora Finance does **not** provide financial, investment, legal, or tax advice.
- Any information provided on our platform is for informational purposes only and should not be considered professional advice.
- You should consult with an independent professional before making financial decisions related to cryptocurrency transactions.

5. Prohibited Activities

When using Allora Finance, you agree not to:

- Use our platform for illegal, fraudulent, or unauthorized transactions.
- Engage in any activity that violates anti-money laundering (AML) or counter-terrorism financing (CTF) regulations.
- Attempt to hack, disrupt, or manipulate our platform, smart contracts, or blockchain infrastructure.
- Use automated scripts, bots, or scrapers to extract data or interact with our system in an unauthorized manner.

Violation of these provisions may result in account suspension, restricted access, or legal action.

6. No Warranties and Liability Limitations

6.1 No Guarantees

- Our services are provided **"as is" and "as available"** without any guarantees, warranties, or representations.
- We do not guarantee uninterrupted, error-free, or secure access to our platform.

6.2 Limitation of Liability

- To the maximum extent permitted by law, Allora Finance **shall not be liable** for any **direct, indirect, incidental, special, or consequential damages** resulting from:
 - Use or inability to use our platform.
 - Errors, delays, or failures in blockchain transactions.
 - Smart contract bugs, exploits, or vulnerabilities.
 - Unauthorized access or security breaches related to your wallet.
- You **agree to indemnify and hold harmless** Allora Finance and its affiliates from any claims, losses, or damages arising from your use of our platform.

7. Third-Party Services and Integrations

- Allora Finance may integrate with third-party services (e.g., blockchain networks, wallet providers, and payment processors such as **Request Network and Stripe**).
- We **do not control or assume responsibility** for third-party services, their reliability, security, or compliance with legal regulations.
- You are solely responsible for reviewing and agreeing to the **terms and policies of third-party providers** before engaging with their services.

8. Termination and Account Restrictions

- We reserve the right to **suspend or terminate access** to our platform for users who violate these Terms or engage in prohibited activities.
- Termination may occur without prior notice if required by law or if we suspect fraudulent, illegal, or harmful activity.

9. Changes to These Terms

- We may update these Terms at any time. The latest version will be posted on <u>allora.finance</u>.
- Continued use of our platform after updates constitutes acceptance of the revised Terms.
- We recommend reviewing these Terms regularly to stay informed about any changes.

10. Governing Law and Dispute Resolution

- These Terms are governed by Norwegian law.
- Any disputes shall be resolved through arbitration in Norway unless otherwise required by law.
- Users waive their right to participate in class-action lawsuits against Allora Finance.

11. Contact Us

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

Allora Finance V/ Viken Blockchain Solutions AS Email: support@allora.finance Address: Terminalen 9, 3414 LIERSTRANDA, Norway

By using **Allora Finance**, you acknowledge that you have read, understood, and agreed to these **Terms and Conditions**.