

Terazo Fintech LLP

Cabin No. 03-04, Third Floor, FLEXONE, Building Footprint 15C2,
Block 15, Road 1C, Zone 1 GIFT SEZ, Gujarat International Finance Tec-City,
Gandhinagar, Gujarat-382050

Terms of Service

Version date: 16 March 2026

Welcome and thank you for your interest in the Terazo website (the "Website" or "Platform") which is owned and operated by Terazo Fintech LLP ("Terazo", "We", "Our", "Us", "LLP"). By accessing or using the Website at www.terazo.network, including any subdomain(s) thereof (the "Site"), you (the "User") signify that you have read, understand and agree to be bound by these terms of service ("Terms of Service", "Terms", "ToS"), regardless of whether you are a registered member of the Site. The Terms are for your access and usage of the Platform only.

Software and services offered through the Platform are provisioned by Terazo from Tokeny S.à.r.l. ("Tokeny"). Your availment and use of such services will be governed by separate terms of use and privacy policy entered into between you and Tokeny, and subject to revisions from time to time. Terazo disclaims all liability arising out of your access or use of such third-party services, or any transactions undertaken by you through the third-party services.

Know Your Customer (KYC) and Anti Money Laundering (AML) compliances offered through the Platform are provisioned by Blockpass UK Limited ("Blockpass"). Your availment and use of such services will be governed by separate terms of use and privacy policy entered into between you and Blockpass, and subject to revisions from time to time. Terazo disclaims all liability arising out of your access or use of such third-party services, or any transactions undertaken by you through the third-party services.

Google Forms is a third-party service provided by Google LLC ("Google"). Your use of the Google Forms platform and any services offered therein will be subject to the terms of service and privacy policy of Google, and any revisions made by them. Terazo disclaims all liability arising out of your access or use of the Google Forms platform, or any information submitted through Google Forms or any transactions undertaken through the platform. By providing your information through the Google Forms platform, you acknowledge that you have read and understood the terms of use and privacy policy of Terazo and Google, and you agree to abide by them.

Zoho Sign is a third-party service provided by Zoho Technologies Private Limited ("Zoho"). Your use of the Zoho Sign platform and any services offered therein will be subject to the terms of service and privacy policy of Zoho, and any revisions made by them. Terazo disclaims all liability arising out of your access or use of the Zoho Sign platform, or signing documents, or any information submitted through Zoho Sign or any transactions undertaken through the platform. By providing your information and signing documents through the Zoho Sign platform, you acknowledge that you have read and understood the terms of use and privacy policy of Terazo and Zoho, and you agree to abide by them.

Zoho Forms is a third-party service provided by Zoho Technologies Private Limited ("Zoho").

Your use of the Zoho Forms platform and any services offered therein will be subject to the terms of service and privacy policy of Zoho, and any revisions made by them. Terazo disclaims all liability arising out of your access or use of the Zoho Forms platform, or any information submitted through Zoho Forms or any transactions undertaken through the platform. By providing your information through the Zoho Forms platform, you acknowledge that you have read and understood the terms of use and privacy policy of Terazo and Zoho, and you agree to abide by them.

Zoho CRM is a third-party service provided by Zoho Technologies Private Limited (“Zoho”). Your use of the Zoho CRM platform and any services offered therein will be subject to the terms of service and privacy policy of Zoho, and any revisions made by them. Terazo disclaims all liability arising out of your access or use of the Zoho CRM platform, or any information submitted through Zoho CRM or any transactions undertaken through the platform. By providing your information through the Zoho CRM platform, you acknowledge that you have read and understood the terms of use and privacy policy of Terazo and Zoho, and you agree to abide by them.

DocSend is a third-party service provided by Dropbox International Unlimited Company / Dropbox Inc. (“DocSend”). Your use of the DocSend platform and any services offered therein will be subject to the terms of service and privacy policy of DocSend, and any revisions made by them. Terazo disclaims all liability arising out of your access or use of the DocSend platform, or accessing or viewing documents using the platform, or any information submitted through DocSend or any transactions undertaken through the platform. By providing your information to or using the DocSend platform, you acknowledge that you have read and understood the terms of use and privacy policy of Terazo and DocSend, and you agree to abide by them.

Your relationship with Terazo in respect of Terazo’s services, including any offer made by Terazo or any investment made by you through the Platform, shall continue to be first governed by the terms of the agreement(s) entered into between Terazo and you and then for this purpose.

If you do not agree to these Terms, please do not access or use the Platform.

We may amend/update these Terms from time to time with or without specific notice to you. Upon amending / updating the Terms, We will amend the date mentioned at the top of this page. We suggest that you periodically check these Terms to apprise yourself of any updates.

Your unconditional acceptance of such updates to these Terms will be implied by your continued use of the Platform.

By visiting, accessing, signing up on the Platform and/or availing the Platform services in any manner, you;

- a. agree that you have read, understood and agreed to these Terms, and acknowledge that these Terms shall apply to you and be binding on you;
- b. you are entering into these Terms out of your own free will and consent; and
- c. you are at least eighteen (18) years of age and are not disqualified from contracting by law.

You acknowledge that Terazo is only providing a medium, i.e. the Platform, for you to access information about investments, and access to third-party services for making primary and

secondary private market investments through the Platform. Terazo is thereby acting as an intermediary under the Information Technology Act, 2000 ("IT Act").

Terazo is an intermediary technology platform that allows qualified Investors and certain other persons to independently review and invest in private placement offerings. These Terms of Service govern your access and use of the Site, which includes any images, text, illustrations, designs, icons, photographs, programs, music clips, downloads, systems and methods of trading, video clips, graphics, user interfaces, visual interfaces, information, data, tools, products, written materials, services and other content (together, "Content"), services and/or products provided through the Site (collectively, the "Service" or "Services").

This Site may list securities or investment opportunities in the form of units of a fund, shares, fractional beneficial interest in trust or entity in the form of security tokens on blockchain ("Security Tokens" or "Tokens").

About the Terms of Service

Please read these Terms of Service carefully before using the Service on the Site. If you violate any of these Terms of Service (which include by reference Terazo's Privacy Policy), or otherwise violate an agreement between you and Us, the LLP may terminate your membership, delete your profile and any content or information that you have posted on the Site and/or prohibit you from using or accessing the Service or the Site (or any portion, aspect or feature of the Service or the Site), at any time in its sole discretion, with or without notice.

If there is any contradiction between these Terms of Service and another agreement you enter into applicable to specific aspects of the Service, the other agreement shall take precedence in relation to the specific aspects of the Service to which it applies.

Updates and Changes to the Terms of Service

Terazo may make changes to these Terms of Service from time to time and the Terms of Service are offered to you subject to your acceptance without modification of all the terms and conditions contained herein and all other operating rules, policies (including without limitation Terazo's Privacy Policy), any future modifications that may be published from time to time without notice to you or liability for such change on the Site or otherwise provided to you, and any additional terms and conditions to which you have agreed in connection with specific features, applications, products, or services provided by the Site or Service

Eligibility

Terazo takes the privacy of its Users seriously. Please read Terazo's Privacy Policy, which is hereby incorporated into these Terms of Service by reference, for information relating to our collection, use and disclosure of your personal information.

The services are offered only to users who are at least the legal age of majority in the jurisdiction in which they reside or are located. By using the services, you represent that you are able to legally contract in the jurisdiction in which you are located.

IF YOU DO NOT MEET THE ELIGIBILITY CRITERIA OF THIS TOS, PLEASE DO NOT ATTEMPT TO USE ANY OF OUR SERVICES. USE OF A VIRTUAL PRIVATE NETWORK TO CIRCUMVENT THE RESTRICTIONS SET FORTH IN THESE TOS IS PROHIBITED.

Conditions of Use

User Representations and Warranties

As a condition to accessing or using the Services, you represent and warrant to the LLP the following:

- you are (i) aged 18 or over, (ii) you are of the age of majority in your jurisdiction;
- you have the legal capacity to enter into these ToS and be bound by them;
- you are not resident, citizen or agent of, or incorporated in, and do not have a registered office in Restricted Territories or any other country or region that is the subject of comprehensive country-wide or region-wide economic sanctions by the United States, EU, India or Middle East (collectively, "Restricted Person");
- you are not the subject of economic or trade sanctions administered or enforced by any governmental authority or otherwise designated on any list of prohibited or restricted parties;
- you do not intend to transact with any Restricted Person or Sanctioned Person;
- you do not, and will not, use a VPN or any other privacy or anonymization tools or techniques to circumvent, or attempt to circumvent, any restrictions that apply to the Services;
- your access to the Services (a) is not prohibited by and does not otherwise violate or assist you to violate any domestic or foreign law, rule, statute, regulation, by-law, order, protocol, code, decree, or another directive, requirement, or guideline, published or in force that applies to or is otherwise intended to govern or regulate any person, property, transaction, activity, event or other matter, including any rule, order, judgment, directive or other requirement or guideline issued by any domestic or foreign federal, provincial or state, municipal, local or other governmental, regulatory, judicial or administrative authority having jurisdiction over Terazó, you, the Website or the Services, or as otherwise duly enacted, enforceable by law, the common law or equity; and (b) does not contribute to or facilitate any illegal activity;
- you have not been previously suspended or removed from using Services;
- if you currently have an Account, you will not create a second account;
- you will not impersonate any person or entity or use false identities, documents or information on the Website or in your interactions with Us;
- you will not communicate with our staff or contractors in a way that is defamatory, libelous, harmful, hateful, harassing, bullying, threatening, racially or ethnically offensive or abusive;
- you will not translate, reverse engineer, decompile, disassemble, modify or create derivative works based on the Website, in whole or in part;
- you will not circumvent, disable, violate or otherwise interfere with any security-related feature of the Website;
- all information that was provided to Us, and may from time to time be provided to Us, is and shall continue to be true and complete, and shall be timely updated and corrected to maintain its status as true and complete; and
- you solely control your Account's details (email address, password or other information

- provided for the purpose of the Services use) and do not act on behalf of any third party.
- You are obliged to inform Us immediately if you enter onto one of the sanction lists or change your residence to a Restricted Territories.
 - You can only use our Services if permitted under the laws of your jurisdiction. Please make sure that these ToS are in compliance with all laws, rules, and regulations that apply to you. By using Services, you represent and warrant that you meet all eligibility requirements that We outline in these ToS.

User Covenants

As a condition to accessing or using the Services, you acknowledge and accept that:

- these ToS and any accompanying documents and/or the Website may be changed, modified, corrected or supplemented at any time without prior written notice, and at our sole discretion. Your further use of the Website after any amendments or changes to these ToS, and any accompanying documents will constitute your consent and acceptance of any such changes, modifications, amendments, applications or additions. The date of the most recent changes and amendments will be indicated at the top of these ToS;
- any actions that may be intended to commit fraud, money laundering or any other illegal actions are forbidden. We are not responsible for such actions, accomplished by Users or any third parties;
- We reserve the right at any time, in its sole discretion, temporarily or permanently change, suspend or block the Website or any of the Services at all or in the particular part, and/or disable any access to the Website for any reason whatsoever. We will not be liable to you for any losses or damages you may suffer as a result of or in connection with the Services being inaccessible to you at any time or for any reason;
- in case of any dubious or unauthorized actions while using the Website, We have the right to block the User's Account until the detection and elimination of all the circumstances that led to such blocking;
- from time to time, the Website (or some of the Services We provide) may be inaccessible or inoperable for any reason, including (i) equipment malfunctions; (ii) periodic maintenance procedures or repairs that Terazo or any of our suppliers or contractors may undertake from time to time; (iii) causes beyond our control or that We could not reasonably foresee; (iv) disruptions and temporary or permanent unavailability of underlying blockchain infrastructure; or (v) unavailability of third-party service providers or external partners for any reason;
- Terazo does not act as an agent for you or any other User of the Services;
- you are solely responsible for reporting and paying any taxes applicable to your use of the Services;
- We are not a registered broker-dealer or investment advisor. We do not provide investment advice, endorsement or recommendations with respect to any properties listed on this Website. Nothing on this Website should be construed as an offer to sell, solicitation of an offer to buy or a recommendation in respect of any security;
- Investing in or engaging in activities involving digital assets or stablecoins may be risky and your use of the Services may carry financial risk;
- Terazo may provide a bulletin board for trading of Tokens issued through its Platform. Owners of Tokens will have to use the Platform to trade/transfer Tokens with other eligible users. The seller will have to post Tokens for sale on the bulletin board along with his/her/its contact details. A buyer may contact the seller to negotiate and confirm the number of Tokens and price per Token. Once the seller initiates transfer of Tokens, in case the medium of exchange is other than permitted stablecoins, the Issuer may verify proof of

- fund/Consideration transfer before allowing transfer of Tokens to the buyer.
- We have no control over, or liability for, the delivery, quality, safety, legality, tax implications or any other aspect of any digital assets or medium of exchange such as stablecoins, fiat currency etc. that you may transfer to or receive from a third party, and We are not responsible for ensuring that an entity with whom you transact completes the transaction or is authorized to do so, and if you experience a problem with any transactions in digital assets using the Services, then you bear the entire risk. If there is a dispute between Users, We are under no obligation to become involved;
 - Users also agree that they are responsible for their own conduct while accessing or using the Website or Services and for any consequences thereof. Users agree to use the Website or Services only for purposes that are legal, proper and in accordance with these ToS and any applicable laws or regulations. By way of example, and not as a limitation, Users may not and may not allow any third party to perform actions.
 - If you receive discounts on fees from any Promotions and Referrals that are not subject to separate terms and conditions and rules, then We reserve the right to add to, modify or eliminate the discounts and any other aspect of such Promotions and Referrals at any time in our sole discretion.
 - In certain circumstances, the company or entity issuing Security Tokens (“Issuer”) may be required to suspend or freeze tokens in the wallet of the User or freeze transfer of tokens to any other user.
 - In the event of redemption of fund units, the Issuer may be required to burn or destroy tokens or digital assets in your wallet.
 - In the event of you receive any Tokens by unauthorized means, illegally or by mistake of the Issuer or another User, the Issuer may burn/destroy Tokens in your wallet and/or force transfer them from your wallet.
 - In the event You decide to sell your Tokens to another buyer and the buyer transfers funds/stablecoins (“Consideration”) to your bank account /wallet, you will be required to transfer the agreed Tokens to the buyer. If you do not transfer the Tokens after receiving Consideration, the Issuer may force transfer Tokens from Your wallet to the wallet of the buyer.
 - In the event You decide to sell your Tokens to another buyer and the buyer transfers Consideration to your bank account /wallet, you will be required to inform the Issuer and buyer that You have received the Consideration within 3 business days. If you do not confirm receipt of Consideration within 3 business days, the Issuer may request buyer for proof of transfer, and upon receipt of such proof, may transfer such Tokens to the buyer.
 - In the event of any order of court or authority, the Issuer may be required to burn, destroy, freeze, unfreeze, suspend or force transfer tokens or digital assets in wallet/custody of you the User or any other user(s).
 - In the event of migration from one blockchain to another or change in security token standard, the issuer may be required to burn Tokens in the User’s wallet and redeploy /mint tokens on another blockchain and send/airdrop new tokens to the User’s wallet.

We may still refuse to let certain people access or use Services, however, and We reserve the right to change these eligibility criteria at any time.

Prohibited Use

By way of example, and not as a limitation, Users may not and may not allow any third party to:

- send, upload, distribute or disseminate or offer to do the same with respect to any unlawful, defamatory, harassing, abusive, fraudulent, obscene, or otherwise objectionable content;
- distribute viruses, worms, defects, Trojan horses, corrupted files or any other items of a destructive or deceptive nature;
- upload, post, transmit or otherwise make available through the Website any content that infringes any patent, trademark, copyright, trade secret or other proprietary rights of any party unless you are the owner of such rights or have the permission of the owner to post such content;
- use the Website to violate the legal rights (such as rights of privacy and publicity) of others, or send through the Website any content, which is unauthorized or unsolicited advertising, junk or bulk e-mail;
- attempt to gain unauthorized access to any Website Account, wallet, or computer systems or networks associated with the LLP or the Website;
- impersonate or attempt to impersonate the LLP, a LLP employee, an Affiliate of the LLP, or another User or any other person or entity (including, without limitation, by using email addresses associated with any of the foregoing);
- access the Website in order to build a similar or competitive website, product, or service;
- misrepresent, with omission or otherwise, the truthfulness, sourcing or reliability of any content on the Website;
- modify, adapt or reverse engineer any portion of the Website or any software used for providing the LLP's Services;
- remove any copyright, trademark or other proprietary rights notices contained in or on the Website or any content posted thereon;
- display any content through the Website that contains any hate-related or violent or illegal information or contains any other material, products or services that violate or encourage conduct that would violate any criminal laws, any other applicable laws, or any third party rights;
- use any robot, spider or other device to collect information about Users for any unauthorized purposes;
- violate any Applicable Laws including any relevant and applicable anti-money laundering and anti-terrorist financing laws and sanctions programs, such as the Bank Secrecy Act and the U.S. Department of Treasury's Office of Foreign Asset Controls;
- use or access the Services to transmit or exchange digital assets that are the direct or indirect proceeds of any criminal or fraudulent activity, including terrorism or tax evasion;
- attempt to circumvent any content-filtering techniques, security measures or access controls that Terazo employs on the Website, including through the use of a VPN;
- use the Website or Services in ways not specified in these ToS;
- any attempt to circumvent the restrictions;
- on usage by any persons located in a Restricted Jurisdiction;
- laid down in this ToS;

will be considered a breach of this ToS. An attempt at circumvention includes, but is not limited to, manipulating the information used by the LLP to identify your location and providing the LLP with false or misleading information regarding your location or place of

residence (including the use of VPN).

Any and all tokens (including cryptocurrencies) of a Sanctioned Person or Restricted Person on the Website are VOID, and can be confiscated or may be returned to the person at LLP's sole discretion.

No professional advice, endorsement or recommendation

All information provided in connection with your access to and use of the Website and Services is provided solely for informational purposes and should not be construed as professional advice.

Terazo does not provide investment advice, endorsement or recommendations with respect to any properties listed on this site.

Nothing on this website should be construed as an offer to sell, solicitation of an offer to buy or a recommendation in respect of any security.

You are solely responsible for determining whether any investment, investment strategy or related transaction is appropriate for you based on your personal investment objectives, financial circumstances and risk tolerance.

You should consult with a licensed legal professionals and investment advisors for any legal, tax, insurance or investment advice. Terazo does not guarantee any investment performance, outcome or return of capital for any investment opportunity posted on this site.

Any investment-related information contained herein has been secured from sources that Terazo believes to be reliable, but We make no representations or warranties as to the accuracy or completeness of such information and accept no liability therefore. You should not act or refrain from acting based on any information contained on the Website or any other information made available by Us at any time, including blog posts, data, articles, links to third-party content, discord content, news feeds, tutorials, tweets, and videos.

Before making any financial, legal, or other decisions involving the Services, you should seek independent professional advice from a licensed and qualified individual in the area in which such advice would be appropriate. These ToS are not intended to, and do not, create or impose any fiduciary duties on Us, are not intended to create or impose any fiduciary duties on Us, and they do not do so. You also agree that the only duties and obligations We have to you are those expressly stated in these ToS.

We do not guarantee any investment performance, outcome, or return of capital for any investment opportunity posted on this Website.

All investments involve risk and may result in partial or total loss. By accessing this Website, you understand and acknowledge that:

INVESTING IN REAL ESTATE, REAL ESTATE DEVELOPMENT PROJECTS, PRIVATE EQUITY, VENTURE CAPITAL, COMMODITIES, ART, FUNDS, SHARES, FRACTIONAL SHARES MAY BE RISKY AND UNPREDICTABLE. SUCH INVESTMENTS MAY NOT GENERATE A POSITIVE CASH FLOW OR PERFORM AS EXPECTED AND MAY LOSE VALUE AT ANY TIME, INCLUDING LOSS OR TOTAL LOSS OF CAPITAL.

Any investment-related information contained herein has been secured from sources that We believe to be reliable, but We make no representations or warranties as to the accuracy or completeness of such information and accept no liability therefore. Before making an investment decision, prospective investors are advised to review all available information and consult with their tax and legal advisors. Terazo does not provide investment advice or recommendations regarding any offering posted on this website.

Hyperlinks to third-party sites, or reproduction of third-party articles, do not constitute an approval or endorsement by the LLP of the linked or reproduced content (for further information, please refer to Section 8).

Securities

The Site presents information regarding potential investments sold in private placements, including by not limited to Units of a Fund (Interests) of various Terazo entities. These Interests, which are issued in terms of approval granted under Regulatory Sandbox Framework (“Sandbox Approval) by International Financial Services Centres Authority (“IFSCA”), may be represented by cryptographic digital tokens (“Token” or “Tokens”), which are a blockchain-based smart contract digital tokens meeting the ERC-3643 standard. The Issuer may at any time, without notice, change or use another blockchain and/or use another token standard.

The Tokens offered on the Site are intended for sophisticated and qualified investors from select jurisdictions only. Securities sold through private placements are restricted and not publicly traded and may therefore be illiquid. Neither the IFSCA nor any other regulatory authority has endorsed the merits of any securities offering on the Site.

Investing in private placements requires high risk tolerance, low liquidity need, and long-term commitments. Investment products are not insured, may lose value, and there is no bank guarantee. The Tokens being offered are highly speculative in nature, involve a high degree of risk and should be purchased only by persons who can afford to lose their entire investment. There can be no assurance that Terazo’ business objectives will be achieved or that a secondary market will ever develop for the Interests, whether via the Terazo Website, via third party broker-dealers or otherwise.

Not Financial Advice

Investment overviews on the Site contain summaries of the purpose and principal business terms of the investment opportunities. Such summaries are intended for informational purposes only and do not purport to be complete, and each is qualified in its entirety by reference to the more detailed discussions contained in the Fund Documents of such investment opportunity. By participating in an offering through the Site you agree and understand that each Token offering has its own terms, rules and risks and it is your responsibility to carefully review all terms, rules, risk factors and offering documents and decide

on your own if you agree to them.

The information contained on the Site has been prepared by Terazo without reference to any particular user's investment requirements or financial situation, and potential investors are encouraged to consult with professional tax, legal and financial advisors before making any investment.

You acknowledge that you are not relying on Terazo or any of its affiliates, officers, directors, partners, agents, or employees in making an investment decision. Always consider seeking the advice of a qualified professional before making decisions regarding your business and/or investments. Terazo does not endorse any investments and shall not be responsible in any way for any transactions you enter into with other users. You agree that Terazo and its affiliates, officers, directors, partners, agents, or employees will not be liable for any loss or damages of any sort incurred as the result of any interactions between you and other users.

Materials on Website

You may download or copy Content only to the extent such download is expressly permitted in writing on the Website. No right, title or interest in any downloaded materials or software is transferred to you as a result of any such downloading or copying. You may not reproduce (except as noted above), publish, transmit, distribute, display, modify, create derivative works from, sell or participate in any sale of or exploit in any way, in whole or in part, any of the Content, the Website or any related software.

Unless otherwise noted, all Contents are copyrights, trademarks, trade dress and/or other intellectual property owned, controlled or licensed by Terazo or by third parties who have licensed their materials to Terazo and are protected by Indian and international copyright laws. The compilation of all Contents on the Website is the exclusive property of Terazo and is also protected by India and international copyright laws.

It is against the Terms of Service to contact sponsoring fund operating companies or borrowers directly or to attempt to enter into any transactions with such persons or entities outside of the Service.

Authorized User

You may access the Site generally and/ or browse generally without registering with the Service. In order to access certain features of the Website, including viewing securities offerings or Content on the Website, you must register to create an account ("Account") and meet certain criteria.

In consideration of your use of the Site and the Services and by creating an Account, you agree to (a) provide accurate, current and complete information about you as may be prompted by any registration forms on the Site ("Registration Data"); (b) maintain the security of your password and identification; (c) maintain and promptly update the Registration Data, and any other information you provide to Terazo, to keep it accurate, current and complete; and (d) accept all risks of unauthorized access to the Registration Data and any other information you provide to Terazo. As a user of our Site and Services, you must comply with these Terms of Service and our Privacy Policy.

By creating an Account, you represent and warrant that all Registration Data for the Account that you submit is truthful and accurate. You agree not to use the Account of another user. You are solely responsible for any and all use of your Account. You agree that sharing the Services with another person or providing another person access to the Services through your Account breaches these Terms of Service and may constitute fraud or theft, for which We reserve all rights and remedies. You agree not to authorize any other individual or entity other than your authorized agents, if any, to use the Site or Services via your Account.

In order to use the Services, you will be required to create an Account by registering on the Website. We are required by law and industry regulation to collect the following data from you ("Registration Data"): a valid email address; a mobile phone number; real name and surname; date of birth; citizenship; country of residency; country of tax residency; photograph; biometric data; passport copy and your address.

We are obliged to collect some of this information in the context of compliance with the requirements for combating money laundering and the financing of terrorism. We reserve the right, at any time, to ask for any KYC documentation We deem necessary to determine the identity and location of a User. We may also require You to resubmit your KYC information on periodic basis. We reserve the right to restrict Services and payment until identity is sufficiently determined.

You are not obligated under law to provide Us with any personally identifying information. However, if you do not provide the Registration Data or any other requested personally identifying information, you will not be able to use certain features of the Website or the Services. We will use your personally-identifying information as set forth in our Privacy Policy. You represent and warrant that you have reviewed the Privacy Policy and agree to its terms. In consideration of your use of the Website and the Services and by creating an Account, you agree to:

- provide accurate, current and complete information about you;
- maintain the security of your password and identification;
- maintain and promptly update the Registration Data, and any other information you provide to the LLP, to keep it accurate, current and complete; and
- accept all risks of unauthorized access to the Registration Data and any other information you provide to the LLP.

We strongly recommend Users set up Two-Factor Authentication, Anti-Phishing and Password options where available to protect their assets and Registration Data.

The right to use the Website and the Services is personal to you as the User or to the business you are registering for and is not transferable to any other person. You agree that sharing the Services with another person or providing another person access to the Services through your Account breaches these ToS and may constitute fraud or theft, for which We reserve all rights and remedies. You agree not to authorize any other individual or entity other than your authorized agents, if any, to use the Website or Services via your Account.

You may review personal information (including credit data) posted by other Users on the Site, but you are not authorized to disclose or otherwise use such information for any purpose other than assessing the creditworthiness of other Users.

Fees and Taxes

We will charge fees for the Services provided to the Users. We may unilaterally change the fee rates. Such changes and amendments shall come into effect from the day that such changes and amendments are published on the Website.

You acknowledge that it is your sole responsibility to withhold, collect, report, and remit the correct amounts of taxes to the appropriate tax authorities. We will make any tax withholdings or filings that We are required by law to make, but We are not responsible for determining whether taxes apply to your profit, or for collecting, reporting, or remitting any taxes arising from any of your actions.

We strongly recommend you consult your own accountant/ tax consultant regarding taxes and make decisions based on your own risk tolerance.

Digital Asset Wallet

Prior to making a purchase of a Token through the Service, you will be prompted to provide information relating to your cryptocurrency/digital asset wallet (Wallet). If you do not have a Wallet, you will need to set up an account with a compatible wallet provider chosen by you ("Wallet Provider"). Your use of the third-party Wallet will be subject to the Terms of Use agreement between you and such Wallet Provider. By using a custodial wallet, you acknowledge that you are the sole manager and owners of your custodial wallet. Any funds in a custodial wallet wholly belong to you and you retain control of the wallet at all times. Terazo is not a registered or licensed custodial service and is not responsible for the contents of the custodial wallet. Terazo will not use or force transfer the Tokens in any custodial wallets for any purposes except as stated in these ToS or directed by IFSCA or any other court or regulatory authority.

There are risks associated with using an internet based blockchain protocol (including the Tokens We may create for you using ERC-3643 standard), including but not limited to, risks relating to hardware, software and internet connections, the risk of malicious software introduction, and the risk that third parties may obtain unauthorized access to information stored within your Account or the Tokens stored in your Wallet. You accept and acknowledge that Terazo will not be responsible for any communication failures, disruptions, errors, distortions, delays or third-party fraud you may experience caused by circumstances beyond our reasonable control.

Terazo will not be responsible or liable to you for any loss and takes no responsibility for, and will not be liable to you for, any damages arising from any decisions or actions made by you based on the site content or information on offerings or through use of digital assets or Tokens including but not limited to any losses, damages or claims arising from: (a) user error such as forgotten passwords, incorrectly constructed transactions, incorrect cryptocurrency wallet addresses, bank wire information or mistyped addresses; (b) server failure or data loss, (c) corrupted wallet files, (d) unauthorized access to site or service, (e) any unauthorized third party activities, including without limitation the use of viruses, phishing, brute forcing or other means of cyber attack against the Terazo site or any associated service.

Personal Data & Identity Verification

During registration for your Account, or at any other time deemed necessary by Terazo, you agree to provide Us with the information We request for the purposes of identity verification, use of the Site or Services, and the detection of money laundering, terrorist financing, fraud, or any other financial crimes and permit Us to keep a record of such information. The information We request may include certain personal information, including, but not limited to, your name, address, telephone number, e-mail address, date of birth, taxpayer identification number, passport, address proof, government identification, and information regarding your bank account (such as the name of the bank, the account type, routing number, and account number) and in some cases (where permitted by law), special categories of personal data, such as your biometric information. You consent to Us accessing, processing and retaining any personal information you provide to Us for the purpose of Us providing the Services to you. This consent is not related to, and does not affect, any rights or obligations We or you have in accordance with data protection laws, privacy laws and regulations. You can withdraw your consent at any time by closing your account with Us. However, We may retain and continue to process your personal information if We reasonably believe it is necessary in order to comply with laws or regulations. In providing Us with this or any other information that may be required, you confirm that the information is accurate and authentic. You agree to keep Us updated if any of the information you provide changes.

You authorize Us to make inquiries, whether directly or through third parties, that We consider necessary to verify your identity or protect you and/or Us against fraud or other financial crime, and to take action We reasonably deem necessary based on the results of such inquiries. When We carry out these inquiries, you acknowledge and agree that your personal information may be disclosed to credit reference and fraud prevention or financial crime agencies and that these agencies may respond to our inquiries in full. This is an identity check only and should have no adverse effect on your credit rating. We reserve the right at all times to monitor, review, retain and/or disclose any information as necessary to satisfy any applicable law, regulation, sanctions programs, legal process or governmental request. Further, you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Terazo or its service provider for as long as you have an Account, solely to help them identify you or your wireless device and to prevent fraud.

User Content

The Service may allow you and other users to submit, post, transmit and share content with other Users. You are solely responsible for any such content (which may include photos, profiles, messages, notes, text, information, music, video, contact information for you or others, advertisements or other content) that you upload, publish, provide or display (hereinafter, "post") on or through the Service or the Site, or transmit to or share with other Users (collectively, the "User Content"). You agree that the LLP may make User Content submitted to or through the Service available to other Users of the Service identified by you subject to these Terms of Service.

You acknowledge and agree that the LLP may preserve User Content and may also disclose other content if required to do so by law or in the good faith belief that such preservation or disclosure is reasonably necessary to: (a) comply with legal process, applicable laws or government requests; (b) enforce these Terms of Use; (c) respond to claims that any content violates the rights of third parties; or (d) protect the rights, property, or personal safety of the LLP, its Users and the public. You understand that the technical processing and transmission of

the Service, including your content, may involve (a) transmissions over various networks; and (b) changes to conform and adapt to technical requirements of connecting networks or devices. You agree that the LLP may monitor your activities in your use of the Service and that User Content may be stored and processed in any country worldwide.

Communications

Terazo may send you emails concerning your Account, User Content, transactions, and other operational matters. Terazo also may send you promotional emails regarding our products and services, as well as those of third parties. You may opt out of promotional emails by following the unsubscribe instructions in the promotional email.

If you provide Us with a phone number, you represent and warrant that the number you provided is your phone number, and consent to receive calls and texts made to that phone number, including calls that may be prerecorded or completed with an automatic telephone dialing system (automated calls) for such operational purposes (including security alerts), or investigating or preventing fraud, consent to receive calls and texts made to that phone number for promotional purposes, and will promptly notify Terazo if that phone number changes.

You agree that Terazo may record and monitor phone calls and other electronic communications with you for customer service and/or regulatory compliance purposes. Terazo may share your phone number with third parties that provide services to Us in connection with any of the foregoing purposes and as otherwise described in our Privacy Policy. You understand that message, telephone minute and data rates may apply for calls and texts made to a mobile phone number.

Confidential Information

Our Site contains confidential information ("Confidential Information"), much of which pertains to the investments listed on our platform. Confidential Information includes all technical and non-technical data. You agree that all Confidential Information will be kept in confidence and that you will only use the Confidential Information for the purposes for which it was disclosed. To the extent applicable, you will not modify, reverse engineer, decompile, create other works from, or disassemble any such Confidential Information unless otherwise specified in writing by the disclosing party. These restrictions will not apply to Confidential Information to the extent it (a) was in the public domain at the time of disclosure; (b) became publicly available after disclosure without breach of this agreement; (c) was lawfully received from a third-party without such restrictions; (d) was known to you without such restrictions prior to your access to it via our Site; (e) was independently developed by you without breach of this agreement; (f) was generally made available to third parties by Terazo without such restriction; or (g) is required by applicable law.

You agree to use the Site and Service only for purposes that are legal, proper and in accordance with these Terms of Service and any applicable law, rules or regulations. You may not:

- use the Service in any manner that could damage, disable, overburden, or impair the Service, or interfere with any other party's use and enjoyment of the Service;
- attempt to gain unauthorized access to the Site, the Service, or the computer systems or networks connected to the Service through hacking, password mining or any other means;
- create user accounts by automated means or under false or fraudulent pretenses;
- utilize any data provided on the Site (including third-party provided data) for purposes other

than evaluating listed investment opportunities;

- transmit any viruses, worms, defects, Trojan horses, or any items of a destructive nature;
- defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others;
- upload, post, email or transmit, or otherwise make available through the Service any inappropriate, defamatory, infringing, obscene, or unlawful content;
- upload, post, email or transmit, or otherwise make available through the Service any content that infringes any patent, trademark, copyright, trade secret or other proprietary right of any party, unless you are the owner of such rights or have the permission of the owner to post such content;
- upload, post, email or transmit, or otherwise make available through the Service any materials that promote pyramid schemes, chain letters or disruptive commercial messages or advertisements, or anything else prohibited by law;
- run Mail list, Listserv, or any form of auto-responder or "spam" on the Service;
- use manual or automated software, devices, or other processes to "crawl" or "spider" any page of the Site, including to engage in the practices of "screen scraping," "database scraping" or any other activity with the purpose of obtaining content or other information;
- interfere or attempt to interfere with the proper working of the Service or any activities conducted on the Service, including to utilise framing techniques to enclose any Content or other proprietary information, place pop-up windows over the Site's pages, or otherwise affect the display of the Site's pages;
- download any file posted by another user that you know, or reasonably should know, cannot be legally distributed in such manner;
- impersonate another person or entity, or falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of any materials;
- remove any copyright, trademark or other proprietary rights notices contained in or on the Service;
- use any robot, spider, site search/retrieval application, or other device to retrieve or index any portion of the Service or collect information about its Users for any unauthorized purpose;
- submit content that falsely expresses or implies that such content is sponsored or endorsed by Terazo, any of its affiliates or any third parties;
- use the Service for any illegal or unauthorized purpose;
- promote or provide instructional information about illegal activities or promote physical harm or injury against any group or individual;
- share or disclose with anyone any information obtained through the Service about any investment offerings; or
- use the Service for any commercial purpose whatsoever other than for your personal use, including (without limitation) soliciting other users for investments of any kind, offering or selling any products or services of any kind, and making investment recommendations to other users.

Third-Party Sites

The Website may contain links to third party websites ("Third-Party Sites"). These links are provided only as a convenience to you and the inclusion of any link is not and does not imply an affiliation, sponsorship, endorsement, approval, investigation, verification or monitoring by Terazo of any information, materials, products, or services contained in or accessible through

any Third-Party Site.

In no event shall Terazo be responsible for the information contained on any Third-Party Sites or your use of or inability to use any Third-Party Sites. You acknowledge and agree that Terazo shall not be liable or responsible, directly or indirectly, for any damage or loss caused or alleged to be caused by or related to the use of or reliance on any content, goods, or services available through any third-party website or resource.

You agree that access and use of third-party sites, including the information, material, products, and services on third-party sites or available through third-party sites, is solely at your own risk and discretion.

Your access and use of the Third-Party Sites are governed by the Terms of Use and Privacy Policies of these Third-Party Sites. We strongly encourage you to carefully review the Terms of Use and the Privacy Policies of any Third-Party Sites from which you access through our Website.

Third-Party Products and Services

Terazo may provide or allow users to provide information about or links to third-party products or services on the Site. Your business dealings or correspondence with, or participation in promotions of, such third parties, and any terms, conditions, warranties or representations associated with such dealings or promotions, are solely between you and such third party. Terazo is not responsible or liable for any loss or damage of any sort incurred as the result of any such dealings or promotions or as the result of the presence of such non-Terazo advertisers or third-party information on the Site.

Limitation of Liability

In no event shall Terazo, its partners, directors, members, employees or agents be liable for any direct, special, indirect or consequential damages, or any other damages of any kind, including but not limited to loss of use, loss of profits or loss of investments or loss of data, whether in an action in contract, tort (including but not limited to negligence) or otherwise, arising out of or in any way connected with the use of or inability to use the Site, the Service, the content or the materials contained in or accessed through the Site, including without limitation any damages caused by or resulting from reliance by user on any information obtained from Terazo, or that result from mistakes, omissions, interruptions, deletion of files or email, errors, defects, viruses, delays in operation or transmission or any failure of performance, whether or not resulting from acts of god, communications failure, theft, destruction or unauthorized access to Terazo' records, programs or services. In no event shall the aggregate liability of Terazo, whether in contract, warranty, tort (including negligence, whether active, passive or imputed), product liability, strict liability or other theory, arising out of or relating to the use of or inability to use the Site or Service or to these Terms of Service exceed any compensation you pay, if any, to Terazo for access to or use of the Site.

TERAZO TAKES NO RESPONSIBILITY FOR, AND WILL NOT BE LIABLE TO YOU FOR, ANY DAMAGES ARISING FROM ANY DECISIONS OR ACTIONS MADE BY YOU BASED ON TERAZO WEBSITE CONTENT OR ANY USE OF DIGITAL ORCRYPTO ASSETS INCLUDING BUT NOT LIMITED TO ANY LOSSES, DAMAGES OR CLAIMS ARISING FROM: (A) USER ERROR SUCH AS FORGOTTEN PASSWORDS, INCORRECTLY CONSTRUCTED TRANSACTIONS, INCORRECT CRYPTOCURRENCY

WALLET ADDRESSES, BANK WIRE INFORMATION OR MISTYPED ADDRESSES; (B) SERVER FAILURE OR DATA LOSS, (C) CORRUPTED WALLET FILES, (D) UNAUTHORIZED ACCESS TO WEBSITE OR SERVICES, (E) ANY UNAUTHORIZED THIRD PARTY ACTIVITIES, INCLUDING WITHOUT LIMITATION THE USE OF VIRUSES, PHISHING, BRUTE FORCING OR OTHER MEANS OF CYBER ATTACK AGAINST THE TERAZO WEBSITE OR ANY ASSOCIATED SERVICES.

Governing Law and Arbitration

These Terms along with your use of the Platform is governed by and construed in accordance with the laws of India. The courts in Ahmedabad, India shall have exclusive jurisdiction over all matters connected with these Terms and Your use of the Platform.

Risk Assumption

YOU REPRESENT AND WARRANT THAT YOU UNDERSTAND AND ARE WILLING TO ACCEPT THE RISKS ASSOCIATED WITH CRYPTOGRAPHIC SYSTEMS SUCH AS SMART CONTRACTS, PUBLIC BLOCKCHAIN NETWORKS, AND SECURITY TOKENS.

YOU ARE SOLELY RESPONSIBLE FOR DETERMINING WHETHER ANY INVESTMENT, INVESTMENT STRATEGY OR RELATED TRANSACTION IS APPROPRIATE FOR YOU BASED ON YOUR PERSONAL INVESTMENT OBJECTIVES, FINANCIAL CIRCUMSTANCES AND RISK TOLERANCE.

THE USER WARRANTS THAT IT IS AWARE THAT DIGITAL AND REAL ASSETS CAN FLUCTUATE GREATLY IN VALUE DEPENDING ON MARKET CONDITIONS. THE USER WARRANTS THAT IT IS AWARE OF THE VOLATILE NATURE OF DIGITAL AND REAL ASSETS AND HOLDS TERAZO HARMLESS FOR ANY LOSS OR DAMAGES ARISING FROM SUCH VOLATILITY.

THE LLP IS NOT RESPONSIBLE FOR LOSSES DUE TO FAILURE OR DISRUPTIN OF BLOCKCHAINS OR MALFUNCTION OF SMART CONTRACTS OR THE METAMASK WALLET OR ANY SIMILAR BROWSER OR WALLET ON ANY BLOCKCHAIN NETWORK INCLUDING BUT NOT LIMITED TO LATE REPORTS BY DEVELOPERS OR REPRESENTATIVES (OR NO REPORT AT ALL) OF ANY ISSUES WITH THE BLOCKCHAIN SUPPORTING PARTICULAR NETWORK, INCLUDING FORKS, TECHNICAL NODE ISSUES, OR ANY OTHER ISSUES HAVING FUND LOSSES AS A RESULT.

You acknowledge that the Website and Services are subject to flaws and acknowledge that you are solely responsible for evaluating any information provided by the Website. This warning and others provided in these ToS by the LLP in no way evidence or represent an ongoing duty to alert you to all of the potential risks of utilizing or accessing the Website. The Website may experience sophisticated cyber-attacks, unexpected surges in activity or other operational or technical difficulties that may cause interruptions to or delays on the Website. You agree to accept the risk of the Website failure resulting from unanticipated or heightened technical difficulties, including those resulting from sophisticated attacks, and you agree not to hold Us accountable for any related losses. The LLP will not bear any liability, whatsoever, for any damage or interruptions caused by any viruses that may affect your computer or other equipment, or any phishing, spoofing or other attacks.

User irrevocably releases, acquits, and forever discharges the LLP and its subsidiaries, affiliates, officers, and successors for and against any and all past or future causes of action, suits, or controversies arising out of another User's violation of these ToS.

Indemnification

To the fullest extent permissible by law, you agree to defend, indemnify, and hold Terazo and its partners, directors, officers, employees, and agents harmless from any claim, demand, loss, damage, liability, or expense, including legal fees and costs, however incurred, including those incurred at trial, in any bankruptcy proceeding, on appeal, and on any petition for review (collective, "Damages") to the extent that Damages result directly or indirectly from your use of the Site or Service.

Terazo reserves the right to assume, at its sole expense, the exclusive defense and control of any such claim or action and all negotiations for settlement or compromise, and you agree to fully cooperate with Terazo in the defense of any such claim, action, settlement or compromise negotiations, as requested by Terazo.

Notice

Legal notices to you will be provided either to the email you provide to Terazo during the account registration process or posted on the Website. Notice will be deemed given 24 hours after email is sent, unless the sending party is notified that the email address is invalid. You agree that all notices and other communications that Terazo provides to you electronically (by email or by linking on the Website) satisfies any legal requirement that such notice or communication be in writing. Except as explicitly stated otherwise, legal notices to Terazo should be emailed to investors@terazo.network.

Dispute Resolution

YOU UNDERSTAND AND AGREE THAT BY ENTERING INTO THESE ToS, YOU ARE WAIVING THE RIGHT TO TRIAL BY JURY OR TO PARTICIPATE IN A CLASS ACTION.

ANY CAUSE OF ACTION OR CLAIM YOU MAY HAVE ARISING OUT OF OR RELATING TO THESE ToS OR THE SERVICES MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION AROSE; OTHERWISE, SUCH CAUSE OF ACTION OR CLAIM IS PERMANENTLY WAIVED AND BARRED.

Any action or proceeding arising out of, or related to, these ToS or the Services shall be brought only in Gandhinagar, India, although We retain the right to bring any suit, action, or proceeding against you for breach of these ToS in your country of residence or any other relevant country. You hereby irrevocably submit to the jurisdiction of these courts and waive the defense of inconvenient forum to the maintenance of any action or proceeding in such venues.

At the LLP's sole discretion, it may require any dispute, claim, or controversy arising out of or relating to these ToS, or the breach, termination, enforcement, interpretation, or validity thereof, to be submitted to and decided by a single arbitrator by binding arbitration under the rules of Republic of India and the location of such arbitration shall be in Gandhinagar, Gujarat, India. The decision of the arbitrator shall be final and binding on the parties and may be entered and enforced in any court of competent jurisdiction by either party. The prevailing party in the arbitration proceedings shall be awarded reasonable attorneys' fees, expert witness costs and expenses, and all other costs and expenses incurred directly or indirectly in connection with the proceedings unless the arbitrator for good cause determines otherwise.

All arbitrations shall proceed on an individual basis. You agree that you may bring claims against the LLP in arbitration only in your individual capacities and in so doing you hereby waive the right to a trial by jury, to assert or participate in a class action lawsuit or class action arbitration (either as a named-plaintiff or class member), and to assert or participate in any joint or consolidated lawsuit or joint or consolidated arbitration of any kind.

Force Majeure

Neither party will be responsible for failure to perform any obligation under this Agreement due to causes beyond the reasonable control of such party, including but not limited to strikes, lockouts, riots, epidemics, pandemics, war, government regulation, fire, flood, natural disasters, Acts of God, or inadequacies of equipment, or other cause beyond the reasonable control of such party.

Severability

If any provision of the Terms of Service is found unenforceable, that provision will be deemed to be modified to the extent necessary to make it enforceable, while preserving its intent. If any provision of the Terms of Service is nonetheless held unenforceable in any jurisdiction, the provision will be enforced to the maximum extent permissible in that jurisdiction, and the enforceability of the Terms of Service in any other jurisdiction and of the remaining provisions in that jurisdiction will not be affected. You further agree to replace such void or unenforceable provision of this Agreement with a valid and enforceable provision that will achieve, to the extent possible, the economic, business and other purposes of such void or unenforceable provision.

Termination

Terazo may terminate these Terms of Service and your right to use the Service at any time and for any reason without notice. Upon termination or expiration of these Terms of Service, Terazo may remove and discard any Terazo Materials or User Content, and such materials and content may no longer be accessible by you. Terazo will have no obligation to maintain any such information in its databases or to forward any such information to you or any third party. You agree that Terazo will not be liable to you or any third party for any such termination except as described in these Terms of Service. Upon termination or expiration of these Terms of Service, any provision, which, by its nature or express terms should survive, will survive such termination or expiration.

Disclaimers

Your use of the service is at your sole risk. The service is provided on an "as is" and "as available" basis. The LLP expressly disclaims all warranties of any kind, whether express, implied or statutory, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose, title and non-infringement.

The Site and the Service may be temporarily unavailable from time to time for maintenance or other reasons. The LLP assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, User communications. The LLP is not responsible for

any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the Internet or on the Site or combination thereof, including injury or damage to Users or to any other person's computer related to or resulting from participating or downloading materials in connection with the Web and/or in connection with the Service. Under no circumstances will the LLP be responsible for any loss or damage, including any loss or damage to any User Content or personal injury or death, resulting from anyone's use of the Site or the Service, any User Content or Third-Party Sites posted on or through the Site or the Service or transmitted to Users, or any interactions between Users of the Site, whether online or offline.

Submissions

You acknowledge and agree that any questions, comments, suggestions, ideas, feedback or other information about the Site or the Service ("Submissions"), provided by you to LLP are non-confidential and shall become the sole property of LLP.

LLP shall own exclusive rights, including all intellectual property rights, and shall be entitled to the unrestricted use and dissemination of these Submissions for any purpose, commercial or otherwise, without acknowledgement or compensation to you.

Feedback

If you decide to provide feedback, comments, or suggestions for improvements to the services ("Feedback") offered on the Platform, You hereby grant Us a non-exclusive, worldwide, perpetual, irrevocable, fully-paid, royalty-free, sub-licensable, and transferable license pertaining to any and all intellectual property rights that you own or control, to use, copy, modify, create derivative works based upon and otherwise exploit the Feedback for any purpose.

Grievance Officer

If you have any grievances in relation to the Terms and/or the Platform, please contact our grievance officer. We will endeavor to respond within an appropriate timeframe.

Name: Jenny Panchmatia

Email Address: compliance@terazo.network

Contact: +91 9586000597

Contact Us

Please reach out to info@terazo.network if you have any questions or concerns regarding the Terms or for any technical support on the Platform.