

GENERAL TERMS OF USE FOR \$MULY TOKEN

1. Introduction

These General Terms of Use (“Terms”) form a legally binding agreement between you (“User,” “you,” or “your”) and Mulyantaran (\$MULY) ecosystem (“company”, “we”, “us”, or our”). By creating an account, accessing our platform, or using any of our services (“Services”), you agree to comply with these Terms, our Privacy Policy, and any other applicable terms, policies, or guidelines we provide or update from time to time.

If you do not agree to these Terms, you must not acquire or use \$MULY.

2. SCOPE OF SERVICES

Mulyantaran provides wealth-building and digital asset management solutions, including but not limited to:

- 2.1. Time Zone Arbitrage Vault: A low-risk, AI-driven arbitrage strategy with >99% accuracy and <5ms execution speed, providing predictable, market-neutral returns.
- 2.2. Smart DCA (Dynamic SIP): A proprietary system that switches dynamically between stablecoins and volatile assets to minimize downside and maximize dip buying opportunities.
- 2.3. Goal-Based Crypto Baskets: Curated, thematic crypto portfolios designed to help investors achieve specific goals within defined time horizons.
- 2.4. Fixed APR Plans: Stablecoin-based investments with up to 12% fixed APR.
- 2.5. Capital Protection + Insurance: Investment strategies with layered insurance coverage (100% for low risk, 80% for medium risk, 60% for high risk).
- 2.6. Dashboards & Analytics: Real-time P&L charts, reporting, and portfolio insights.
- 2.7. Advisory & Education: Investor guidance, AI-driven market analysis, webinars, and institutional-grade insights.

The Company may expand, modify, or discontinue Services at its discretion.

3. ABOUT MULY TOKEN

- 3.1. Mulyantaran is not merely a crypto application; it is a financial institution in the making, a personal wealth-building engine headquartered in Georgia. The Company

combines smart investing, automation, and community rewards to enable individuals across the globe to build and safeguard their financial future.

3.2. We are committed to empowering individuals and communities worldwide by providing safe, intelligent, and inclusive access to digital assets, thereby enabling users to grow and protect their wealth in a decentralized economy.

3.3. Our vision is to establish a flexible and secure infrastructure that makes digital asset investing effortless, transparent, and rewarding for all participants.

3.4. \$MULY is the native utility token of the Mulyantaran ecosystem. It is designed to power access to platform features, staking, governance participation, referral programs, and premium services.

3.5. Holding \$MULY does not represent ownership in Mulyantaran, nor does it entitle holders to equity, dividends, or profit-sharing.

3.6. Key functions of \$MULY include:

- a) Access: Unlocking premium products such as the Arbitrage Vault, Smart DCA, and goal-based baskets.
- b) Staking: Earning rewards through staking programs within the ecosystem.
- c) Governance: Voting on platform proposals, upgrades, and strategic initiatives.
- d) Rewards: Incentives for referrals, early participation, and ecosystem engagement.
- e) Payments: Settling platform fees or subscriptions.

3.7. \$MULY tokens are subject to vesting schedules, tokenomics, and policies published by the Company. The Company does not guarantee liquidity, future token value, or exchange listings. Use of \$MULY tokens is subject to these Terms, and additional token-specific terms published by the Company.

4. Eligibility and Participation

By registering for an account, you confirm that:

- 4.1. You are at least 18 years old (or the minimum legal age in your jurisdiction) and legally capable of entering into binding agreements.
- 4.2. You will provide accurate, complete, and current information for registration and will update it promptly if it changes.
- 4.3. You are solely responsible for securing your account credentials, and any activity that occurs under your account is your responsibility.
- 4.4. You are legally permitted to hold and use digital tokens in your jurisdiction;
- 4.5. You are not a resident of any restricted or sanctioned jurisdiction;

- 4.6. You will comply with all KYC/AML requirements if required by the Company
- 4.7. We reserve the right to suspend or terminate accounts that we suspect to be in breach of these Terms or involved in illegal activities.
- 4.8. We reserve the right to modify our eligibility criteria at any time, at our sole discretion. While we will make every effort to notify you in advance of any changes, there may be instances where we need to make adjustments without prior notice. This could occur in situations where:
- a) The change is required due to legal or regulatory developments;
 - b) The change benefits or protects your interests; and/or
 - c) There is another valid reason that prevents us from providing advance notice.

5. Use of Services

- 5.1. Our platform provides users with access to cryptocurrency trading, holding, and related services. Your use of the platform is subject to compliance with all applicable laws, regulations, and these Terms.
- 5.2. You acknowledge and agree that:
- a) Any information or communication provided by us is not intended to be construed as advice.
 - b) You are responsible for assessing whether trading, holding, or investing in digital assets is appropriate based on your financial situation and risk tolerance.
 - c) You shall conduct thorough research, consult professionals, and make independent decisions before engaging in any transactions on the platform.

6. Risk Disclosure

- 6.1. The value of digital assets, including cryptocurrencies, can be highly volatile. Significant fluctuations in value may occur at any time, and there is a substantial risk of financial loss when buying, selling, holding, or investing in digital assets. You shall carefully assess whether trading or holding digital assets is appropriate for you in light of your financial circumstances, risk tolerance, and investment goals.
- 6.2. We strongly recommend that you:
- a) Understand the nature of digital assets and the inherent risks.
 - b) Conduct thorough research and perform your own due diligence before engaging in any transaction on our platform.
 - c) Seek professional advice from a qualified financial advisor if needed.

6.3. Please be aware that digital asset markets are subject to a variety of risks, including but not limited to regulatory changes, technical issues, security vulnerabilities, and unpredictable market dynamics. Both parties acknowledge that in the unlikely event these factors result in losses, neither party shall be held liable. You further understand that you may lose the entire value of your investment, and by engaging in digital asset transactions, you accept these inherent risks.

6.4. The value of \$MULY is highly volatile. You acknowledge and accept that:

- a) You may lose the entire value of your investment;
- b) No profits, returns, or income are guaranteed;
- c) Regulatory changes may impact your ability to use or trade tokens;
- d) Past performance of arbitrage bots, SIPs, or baskets does not guarantee future results.
- e) Capital protection and insurance apply only as specified: 100% (low risk), 80% (medium risk), 60% (high risk).
- f) Regulatory changes, liquidity issues, or security breaches may affect your investments.
- g) Fixed APR products are subject to counterparty, liquidity, and systemic risks.

6.5. You must carefully assess your financial circumstances and risk tolerance before acquiring tokens.

7. Our Obligations

7.1. \$MULY is the native utility token of the Mulyantaran ecosystem. It is designed to power access to platform features, staking, governance participation, referral programs, and premium services.

7.2. Our obligations are limited to:

- a) Operating and maintaining the \$MULY ecosystem and associated services in good faith;
- b) Implementing reasonable security, compliance, and operational measures;
- c) Providing accurate and timely information on token allocations, vesting, and utilities;
- d) Ensuring fair access to features and services, subject to technical and regulatory limits.

7.3. We do not guarantee uninterrupted access, profitability of services, or the future value of \$MULY tokens. Users remain solely responsible for their investment and transaction decisions.

8. User Obligations

8.1. You agree not to misuse the Services, including engaging in fraud, money laundering, terrorist financing, or any unlawful activity.

8.2. You agree to provide accurate and complete information and comply with KYC/AML obligations.

8.3. You acknowledge that digital assets are volatile, and you assume full responsibility for your investment and use of the Services.

9. Fees and Taxes

9.1. The Company charges a 2% annual management fee and a 20% performance fee on profits, unless waived under special agreements (e.g., early investor benefits).

9.2. Additional platform fees (e.g., staking commissions, spread-sharing) may apply as disclosed in the fee schedule.

9.3. Users are responsible for all applicable taxes arising from their use of the Services.

10. Transaction Fees

10.1. Transactions may incur two types of fees:

a) Blockchain Network Fees: Variable “gas” or network fees determined by the blockchain, not controlled or refundable by Mulyantaran.

b) Platform Service Fees: Fees, commissions, or spreads charged by Mulyantaran for its products and services, which are non-refundable and subject to change.

10.2. By using \$MULY or related services, you acknowledge that you are responsible for all applicable fees and that such fees are non-refundable. We may modify our fee structure from time to time.

11. No Securities Offering

11.1. \$MULY tokens are not securities or regulated financial instruments. Acquiring \$MULY does not grant ownership rights, equity, or profit-sharing interests in Mulyantaran.

12. Information About Your Account

12.1. Account Creation

To access our services, you must open and maintain an account. We reserve the right to refuse any account application or limit the number of accounts you may hold, at our sole discretion.

12.2. Identity Verification

You must comply with our identity verification processes to open and use an account, providing accurate and up-to-date information. We may verify your identity, or that

of Permitted Users, through third-party inquiries to prevent fraud, money laundering, and other financial crimes.

- 12.3. We may request additional documentation, records, or meetings as part of our enhanced due diligence requirements.

13. Accessing Your Account

13.1. Account Access

To access your account, you or your Permitted Users will need the appropriate equipment and internet access. Access methods, including multi-factor authentication, will be communicated to you. Only use the access credentials provided by us.

13.2. Third-Party Restrictions

You must ensure your account is used only by you or your Permitted Users, in accordance with these Terms.

14. Account Information and Transaction Records

14.1. Account History

You can view your transaction history through the platform. If you notice any discrepancies or unrecognised transactions, notify us within 14 days.

14.2. Error Correction

We may correct errors in your account history at any time. In the case of manifest errors or improper intent, we reserve the right to cancel or amend transactions and reverse any asset transfers as necessary.

14.3. Information Sharing

We may share account and transaction information with third parties or affiliates as required by law. For details on how we handle personal data, please review our Privacy Notice.

15. Privacy and Data Protection

15.1. Privacy Policy

By using this Platform, you consent to our collection, use, and sharing of your personal information as described in our Privacy Policy. We take reasonable measures to protect your personal data but do not guarantee its absolute security. A separate document containing the Privacy Policy is available on our official website,

and the provisions thereof shall be deemed incorporated herein and read together with this clause.

15.2. Data Retention

We retain personal data for as long as necessary to comply with legal obligations, including record-keeping requirements for tax, anti-money laundering, and known your customer purposes.

16. Transactions Record Retention

16.1. For compliance purposes and to meet global data retention standards, you agree that we may (but are not obligated to) retain a record of all transaction data for the duration of your account's existence, or as required by applicable law.

16.2. The Company provides users with real-time portfolio and P&L dashboards, but ultimate responsibility for recordkeeping and tax reporting lies with the user.

17. Intellectual Property

17.1. All software, content, trade names, and intellectual property associated with the Services are owned by the Company.

17.2. Users are granted a limited, revocable, non-exclusive license to use the Services for personal, lawful purposes only.

17.3. You may not reproduce, distribute, or use any of this content without prior written permission.

18. Limitation of liability

18.1. Unless otherwise required by law, under no circumstances shall the owners, contributors, or affiliates of the Website be liable for any type of damages, including but not limited to, loss of use, loss of profits, loss of data, or any other consequential, incidental, direct, indirect, or punitive damages, whether in contract, tort (including negligence), breach of duty, or otherwise, arising from or in connection with your use of, or inability to use, the Website or any services, products, or content provided through it. This includes, but is not limited to, damages arising from:

- a) Market volatility or liquidity issues;
- b) Regulatory actions;
- c) Exchange failures or third-party service providers;
- d) Security breaches, hacks, or theft of private keys.

- 18.2. Your sole remedy is to discontinue holding or using \$MULY.
- 18.3. Neither we or our affiliates, licensors, service providers, employees, agents, officers, directors, nor any third parties linked to the Website shall be held responsible for any losses or damages that arise out of the use of, or reliance on, the Website or any linked external websites, including content, services, or items accessed through these platforms.
- 18.4. This limitation applies even if the damages were foreseeable or if the parties have been advised of the possibility of such damages.
- 18.5. In any case, our total liability shall not exceed the amount of fees paid by you for the services in the twelve (12) months preceding the claim.

19. Disclaimer of Warranties

- 19.1. Except as expressly provided in respect of capital protection and insurance-backed products, the Services are provided on an “as is” and “as available” basis, without any warranties of any kind, whether express, implied, or statutory. The Company disclaims all warranties, including but not limited to implied warranties of merchantability, fitness for a particular purpose, title, and non-infringement. We do not warrant that the Services will be uninterrupted, timely, secure, error-free, or free of viruses or other harmful components, nor do we make any representations regarding the accuracy, reliability, or completeness of any information provided through the Services.

20. Termination and Suspension

- 20.1. The Company reserves the right, at its sole discretion, to suspend, restrict, or terminate your access to the Platform or any Services, without prior notice, if you breach these Terms, engage in unlawful or fraudulent activities, create legal, regulatory, or reputational risk for the Company, or for any other reason deemed necessary for the protection of the Platform or its users.
- 20.2. Upon termination, your right to access the Services shall immediately cease; however, termination shall not affect any rights or obligations accrued prior to such termination, including but not limited to vested token allocations, outstanding fees, or indemnification obligations.

21. Indemnification

- 21.1. You agree to indemnify, defend, and hold harmless Mulyantaran its affiliates, licensors, service providers, and each of their respective officers, directors, employees, contractors, agents, and assigns from and against any and all claims, damages, liabilities, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or related to:
- e) Your use of, or inability to use the services provided by Mulyantaran.
 - f) Any violation of these Terms of Use, including any misrepresentation or breach of warranties or obligations you make under these Terms.
 - g) Any unauthorised or unlawful use of your account or any activity carried out under your account by a third party.
 - h) Your violation of any applicable laws, rules, or regulations relating to cryptocurrency transactions.
 - i) Any claims arising from transactions, investments, or activities involving \$MULY Token made through our platform or services, including claims related to fraud, hacking, or technical failures.
- 21.2. This indemnification obligation will survive the termination or expiration of these Terms of Use and your use of the cryptocurrency services.

22. Modifications to Terms

- 22.1. We may amend these Terms from time to time. Updates will be posted on our website. Your continued holding or use of \$MULY after changes are posted constitutes acceptance of the revised Terms.

23. Governing Law

- 23.1. These Terms shall be governed by the laws of Georgia.
- 23.2. In the event of any dispute arising out of our services, you agree to first attempt to resolve the dispute amicably.
- 23.3. In case, no settlement is arrived at, the dispute will be resolved by binding arbitration in Tbilisi, Georgia, under the UNCITRAL Arbitration Rules, with English as the language of arbitration. Each party shall bear its own costs and expenses associated with the arbitration.

24. Miscellaneous

- 24.1. These Terms constitute the entire agreement between you and the Company.

24.2. If any provision is found invalid, the remaining provisions shall remain in effect.

24.3. The Company's failure to enforce any provision shall not constitute a waiver.