JadongPay

$JPAY

Terms & Conditions — Risk Warning — Privacy Policy

VERSION 1.0 — JUNE 2026

Terms & Conditions — JadongPay (JPAY)

These Terms govern the access and use of the JadongPay website and decentralized application available at https://jadongpay.com.

JadongPay is an open-source decentralized software protocol. The website and interface are provided solely to facilitate interaction with smart contracts deployed on public blockchains.

Nothing contained on this website constitutes investment advice, financial advice, or an offer to sell securities.

> *This document combines the Terms of Use (Part I), the Risk Warning (Part II), and the Privacy Policy (Part III). By participating in the presale, you confirm that you have read and accepted them.*

PART I — Terms of Use

1. Acceptance of Terms

By accessing the JadongPay dApp (jadongpay.com), connecting a wallet, or participating in the presale, you (the "Participant") acknowledge that you have read, understood, and accepted these Terms in full. If you do not accept them, you must not use the dApp or participate.

2. Nature of the Token

JPAY is a BEP-20 utility token deployed on the public Binance Smart Chain blockchain. It does not represent a share, a debt instrument, a deposit, a unit in a collective investment scheme, or any regulated financial product. Acquiring JPAY confers no ownership right, no governance right over any company, no entitlement to dividends, and no guarantee of any kind.

The fee-redistribution mechanism described in the documentation is a technical feature of the smart contract. It does not constitute a yield, interest, a dividend, or any promise of income. Any amount potentially redistributed depends entirely on unpredictable third-party trading activity and may be zero.

3. No Investment Advice

Nothing provided by the JadongPay project constitutes investment, financial, legal, or tax advice. The Participant is solely responsible for their decisions and must conduct their own research (DYOR) and, where appropriate, consult independent professional advisers.

4. Eligibility and Restricted Jurisdictions

The Participant represents and warrants that: - They are at least 18 years old and have full legal capacity; - They do not reside in, and are not a citizen of, a Restricted Jurisdiction (including but not limited to the United States of America, and any jurisdiction where the acquisition of crypto-assets is prohibited or restricted); - They are not subject to any sanctions list; - They act on their own behalf and with funds of lawful origin.

5. Presale Mechanics

The presale operates exclusively through the official dApp. Contributions are made in BNB, within the limits defined by the smart contract (minimum and maximum per wallet, hardcap). If the softcap is not reached, contributions may be refunded via the contract's refund function. All transactions are final and recorded on a public blockchain.

6. Limitation of Liability

To the maximum extent permitted by applicable law, the project, its contributors and affiliates shall not be liable for any direct, indirect, incidental, or consequential loss arising from the use of the dApp, the smart contract, or participation in the presale, including losses resulting from price volatility, technical failure, third-party services (wallets, RPC nodes, decentralized exchanges), or regulatory changes. The smart contract is provided "as is", without warranty of any kind.

7. No Guarantee

The project makes no guarantee regarding the value of JPAY, its future liquidity, its listing on any platform, or the amount of any fee redistribution.

8. Contract Owner Powers (transparency)

The contract owner holds limited, bounded technical powers, disclosed for transparency: - Pause trading (claims and refunds remain active); - Block an address in case of proven abuse; - Adjust certain parameters only within hard-coded limits: the minimum eligibility threshold for redistribution (between 100 and 10,000 JPAY) and the maximum sell limit per transaction (between 0.1% and 10%). The owner CANNOT modify the total supply, the fee rates, alter the deployed contract, or access the funds in the redistribution pool. A transfer of ownership to multisig governance (Gnosis Safe) is planned.

9. Intellectual Property

The JadongPay name, logo, and content are the property of the project. The smart contract source code is open source and verifiable on BscScan.

10. Amendments

These Terms may be updated. The version in force is the one published on jadongpay.com at the time of participation.

11. Governing Law and Jurisdiction

These Terms are governed by Belgian law. Any dispute falls under the exclusive jurisdiction of the competent courts of Belgium, without prejudice to mandatory consumer protection provisions.

PART II — Risk Warning

Acquiring and holding JPAY involves significant risks. By participating, you confirm that you understand and accept all of the following risks.

1. Risk to capital. The value of JPAY may fall sharply, potentially to zero. You may not recover the amount you commit, and could lose it entirely. Never commit more than you can afford to lose.

2. Volatility. Crypto-asset prices are highly volatile and may vary significantly over short periods, driven by factors beyond the project's control.

3. No guaranteed return. JPAY offers no guaranteed return, interest, dividend, or income. The redistribution mechanism depends entirely on unpredictable third-party sell activity and may produce no redistribution at all. Illustrative figures in the documentation are technical examples, not forecasts.

4. Technical and smart-contract risk. Despite internal audits, automated testing, and static analysis, no software is free of flaws. The contract is immutable and cannot be corrected after deployment.

5. Liquidity risk. There is no guarantee of sufficient liquidity to trade JPAY at a given price, or at all.

6. Regulatory risk. The crypto-asset framework is evolving; future changes could affect the legality, value, or transferability of JPAY.

7. Third-party risk. The project relies on third-party infrastructure (BSC, PancakeSwap, wallets, RPC nodes, lockers). A failure of any of these is beyond the project's control.

8. Irreversibility. Blockchain transactions are final. An error (wrong address, wrong amount) cannot be undone.

9. No investor protection scheme. JPAY is not covered by any deposit guarantee or investor compensation scheme.

PART III — Privacy Policy (GDPR)

In accordance with Regulation (EU) 2016/679 (GDPR).

1. Data processed. Public wallet address; record of acceptance of these Terms (address + timestamp); on-chain transaction data (public by nature); technical data (IP address, browser) via essential and, with consent, analytics cookies. No name, email, or government identifier is collected unless you voluntarily provide it.

2. Purposes and legal bases. Operating the dApp and participation (performance of contract / legitimate interest); recording acceptance (legal obligation / proof of consent); security and abuse prevention (legitimate interest); anonymous statistics (consent).

3. Cookies. Essential cookies for the site to function; non-essential cookies only with your consent, withdrawable at any time.

4. Sharing. No sale of data. Processing possible by technical service providers (hosting, RPC nodes, analytics) acting as processors. On-chain data is public by design.

5. Retention. Data retained only as long as necessary for the purposes and legal obligations. On-chain data is permanent by nature and cannot be erased.

6. Your rights. Access, rectification, erasure, restriction, objection, portability (subject to the technical impossibility of erasing on-chain data). To exercise your rights: channel indicated on jadongpay.com. Right to lodge a complaint with the Belgian Data Protection Authority.

7. International transfers. Appropriate safeguards applied for any transfer outside the EU.

Acceptance

By checking the boxes provided on the dApp, the Participant confirms having read and accepted these Terms & Conditions, the Risk Warning, and the Privacy Policy. Acceptance is recorded (wallet address + timestamp) as proof of consent prior to participation.