



Terms of Use
Table of Contents

Terms Of Use	2
Risks	4
Taxation	5
Forward looking statements	6
Disclaimer of Warranties	7
Limitations Waiver of Liability	7

Terms Of Use

Each app portfolio is a lending protocol hosted on a decentralized exchange. The terms of collaboration and exchange are managed by blockchain software, also known as Decentralized Applications (DAPPs). Each portfolio's value is represented in digital tokens, which are part of a DAPP. SmartCoins and user-issued assets are created by a DAPP. The Polygon (formerly Matic) network is a larger decentralized autonomous application. These various portfolio token reserves are smaller DAPPs that run on the Polygon network. Tokens serve as conduits into any app portfolio's profit-sharing ecosystem.

The term "permissions" refers to the necessary on-ramps to compliance. These requirements allow participants to interact in an environment where laws can be enforced. For example, each portfolio reserve of tokens will maintain a whitelist for each portfolio's respective market. All tokens featured on Appttrade's app portfolio marketplace will adhere to a baseline of requirements necessary to protect customers.

The type of tokens featured via app portfolios will be standardized to maximize security and improve accountability. Appttrade's goal is to standardize a particular set of terms for all app portfolio tokens on www.Appttrade.io. Appttrade is creating a turnkey solution that token sellers and their sponsors can rely on. Having a preset standard helps groups create their own supply of tokens through app portfolios without having to spend on R&D. Supply and demand will guide policy. Appttrade acts as an objective lending protocol to the flow of resources. The terms of all token creation are set forth in code existing on the Polygon network. Nothing in this explanation of terms or in any other document or communication may modify or add any additional obligations or guarantees beyond those set forth in a DAPP's code. Any and all explanatory terms or descriptions are merely offered for educational purposes and do not supersede or modify the express terms of any DAPP's code set forth on the Polygon network; the code controls and sets forth all terms of all possible portfolio token creation.

Important Disclaimer: Holding tokens does not represent or constitute an equity ownership stake, share, or equivalent in any public or private company, corporation, or other entity in any jurisdiction. Tokens are only for use in connection with DAPPs under the terms of any DAPP's code and do not entitle any holder of tokens to any additional rights with respect to any other corporation, company, or entity in any jurisdiction.

When you sign up on www.Appttrade.io, you are agreeing that you are taking part in the app listing marketplace under the terms set forth in each DAPP's code at your own risk. If you are entering a token sale for another entity or any third party, such as any company you work for, you warrant that you have legal authority to bind that entity to these terms as set forth in each token's contract code. By creating tokens through interaction with Polygon and Appttrade, you expressly agree to all of the terms and conditions set forth in their terms. If you do not understand or do not agree to those terms, you should not create tokens or participate in any app portfolio's token sale.

The use and creation of tokens are associated with significant financial risk, including using experimental software. This document does not constitute a prospectus of any sort. It is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction.

The Polygon (formerly Matic) open-sourced software documentation is currently available at [<https://wiki.polygon.technology/>]. By interacting with appttrade.io and creating tokens, you:

- Represent and warrant that you have an understanding of the usage and intricacies of cryptographic tokens and other blockchain-based software systems.
- Represent and warrant that you waive your right to participate in a class-action lawsuit or a classwide arbitration against any entity involved with the creation of app portfolios and tokens.
- Represent and warrant that you take sole responsibility for any restrictions and risks associated with the creation of tokens as set forth below.
- Represent and warrant that you are not exchanging tokens for any illegal purpose within your jurisdiction.
- Represent and warrant that you understand that token creation does not involve the purchase of shares or equivalent in any existing or future public or private company, corporation, or other entity in any jurisdiction.
- Represent and warrant that you understand that there is no guarantee whatsoever on tokens, express or implied, to the extent permitted by law, and that tokens are created on an "as-is" basis.
- Agree to accept sole risk for the creation of app portfolios. You also recognize that blockchain software is continuously being developed.

You further agree to accept sole risk for the creation of app portfolios. You also recognize that blockchain softwares are continuously being developed.

Risks

The creation of tokens carries with it significant risk. Prior to creating a supply of tokens, carefully consider the exemplary and non-exhaustive list of risks set forth below and to the extent necessary, consult a lawyer, accountant, and/or tax professional prior to creating and holding tokens through a DAPP.

1. Risk of Security Weaknesses in Polygon (formerly Matic) Software: The idea of profit-sharing with blockchain tokens is experimental in nature. There is a risk that, as an open-source project, any contributor to the token software could introduce weaknesses or bugs into the token software, causing the loss of value of the tokens in one or even all of the accounts.

2. Risk of Weakness in the DAPP's underlying blockchain and/or Polygon Network: The token's software is itself based on the Polygon (formerly Matic) blockchain. There is a risk that as an open-source project, any contributor to the Polygon (formerly Matic) blockchain could introduce weaknesses or bugs into the Polygon software, causing the loss of tokens in one or more or even all of the token holder's accounts.

3. Risk of unforeseen attack vectors

The field of digital cryptography is very new and for this reason, there is a risk of unforeseen attack both in terms of the underlying cryptographic protocol that backs the functioning of DAPP as well as 'game theory' related vectors which have not been documented to date. Both these vectors represent a risk that could lead to the loss of tokens in one or more or even all of the token holder's accounts.

4. Regulatory risks

Blockchain technology and Polygon (formerly Matic) are improving access to value between individuals and/or companies, some still to be imagined and implemented. As with the appearance of cryptocurrencies such as Bitcoin, it is very likely that specific regulations will be set in different jurisdictions targeting blockchain technology and more specifically token sales. These regulations may or may not be DAPP-friendly, and some might even forbid any relationships between an individual or company and a DAPP.

Taxation

No party involved with the creation of tokens makes any representations concerning the tax implications of the creation of tokens or the possession or use of tokens. Token holders bear the sole responsibility to determine if the creation of tokens or the potential appreciation or depreciation in the value of tokens over time has tax implications for the token holder in their home jurisdiction. Users create tokens with their own actions. Third parties or individuals associated with the creation of tokens are not responsible for any tax liability associated with or arising from the creation of tokens.

Cryptocurrencies and crypto assets may ultimately be converted into local fiat, via any withdrawal gateway linked to a traditional banking institution. It could be subject to capital gains. However converting existing cryptocurrencies into other crypto products could be treated with a whole new set of policies. These terms do not represent any form of legal advice or recommendation.

Converting the value of tokens into other crypto assets would have to be treated under a new framework. Any participation may lead to an eventual best practices framework that can continue to improve the transparency and security that Apptrade.io aims to achieve.

Forward looking statements

This description contains statements that are, or may be deemed to be, “forward looking statements” which are prospective in nature. These forward looking statements may be identified by the use of forward looking terminology such as “outlook”, “plans”, “expects” or “does not expect”, “is expected”, “continues”, “assumes”, “is subject to”, “budget”, “scheduled”, “estimates”, “aims”, “forecasts”, “risks”, “intends”, “positioned”, “predicts”, “anticipates” or “does not anticipate”, or “believes”, or variations of such words or comparable terminology and phrases or statements that certain actions, events or results “may”, “could”, “should”, “shall”, “would”, “might” or “will” be taken, occur or be achieved. Such statements are qualified in their entirety by the inherent risks and uncertainties surrounding future expectations.

Forward-looking statements are not based on historical facts, but rather on current predictions, expectations, beliefs, opinions, plans, objectives, goals, intentions and projections about future events, results of operations, prospects, financial condition and discussions of strategy. By their nature, forward looking statements involve known and unknown risks and uncertainties, many of which are beyond anyone's control.

Forward looking statements are not guarantees of future performance and may and often do differ materially from actual results. Important factors that could cause these uncertainties include, but are not limited to, those discussed in the “Risks and uncertainties” of this document. None of the third parties provide any representation, assurance or guarantee that the occurrence of the events expressed or implied in any forward-looking statements in this document will actually occur. Token holders are cautioned not to place undue reliance on these forward-looking statements which only apply as of the date each Appttrade account is created.

All third parties involved with app portfolios and their affiliates expressly disclaim any intention, obligation or undertaking to update or revise any forward looking statements, whether as a result of new information, future events or otherwise. The making of this document does not constitute a recommendation regarding any securities.

Disclaimer of Warranties

The user expressly agrees that the user is creating and holding tokens at the user's sole risk and that tokens are created on an "as is" basis without warranties of any kind, either expressed or implied, including, but not limited to, warranties of title or implied warranties, merchantability or fitness for a particular purpose (except only to the extent prohibited under applicable law). Without limiting the foregoing, none of the third parties or individuals associated with any token creation warrant that the process for purchasing tokens will be uninterrupted or error-free.

Limitations Waiver of Liability

User acknowledges and agrees that to the fullest extent permitted by any applicable law, user will not hold third parties or individuals associated with any token creation liable for any and all damages or injury caused by or related to use of, or inability to use, Tokens or the platform under any cause or action of any kind in any jurisdiction, including without limitation, actions for breach of warranty, breach of contract or tort (including negligence) and that none of the third parties or individuals associated with token creation shall be liable for any indirect, incidental, special exemplary or consequential damages, including damages, including for loss of profits, goodwill or data, in any way whatsoever arising out of the use of, or inability to use, or creation of, or inability to create, DAPP tokens. user further specifically acknowledges that the third parties or individuals associated with a token sale are not liable, and user agrees not to seek to hold any of the third parties or individuals associated with the creation of tokens liable for the conduct of third parties, including other creators of tokens, and that risk of creating and using tokens rests entirely with the user.