QORECHAIN ASSOCIATION
DASHBOARD TERMS OF SERVICE
dashboard.qorechain.io
Effective Date: 2026-03-10 | Version 1.0

1. ACCEPTANCE OF TERMS

1.1 Agreement to Terms

By accessing, browsing, registering for, or using the QoreChain Dashboard located at dashboard.qorechain.io, or any related services, platforms, networks, applications, tools, APIs, or websites (collectively, the "Services") provided by QoreChain Association, a Swiss association registered under CHE-484.963.998, with registered office at Route de Gilly 30, c/o Bonnard Lawson Rolle SA, 1180 Rolle, Switzerland ("QoreChain," "Association," "we," "us," or "our"), you ("User," "you," or "your") acknowledge that you have read, understood, and agree to be bound by these Terms of Service ("Terms"), including all incorporated policies, guidelines, and supplemental terms referenced herein.

1.2 Scope of Application

These Terms apply to all Users accessing or using the QoreChain network, QoreChain Dashboard, landing pages, testnet, mainnet, development tools, AI-powered tools (branded as "QCAI"), smart contract generators, smart contract auditors, IoT wallets, APIs, SDKs, documentation, and all related services, except where a separate written agreement signed by both parties (such as an Enterprise License Agreement, Non-Disclosure Agreement, or Service Level Agreement) explicitly supersedes these Terms for specific services.

1.3 Modification Rights

We reserve the right to modify, amend, update, or replace these Terms at any time, at our sole discretion, without prior notice. Modifications become effective immediately upon posting. Your continued use of the Services after any such changes constitutes your acceptance of the new Terms. You are responsible for regularly reviewing these Terms. If you do not agree to any modification, your sole remedy is to discontinue use of all Services immediately.

1.4 Additional Terms

Certain Services may be subject to additional terms, guidelines, policies, or rules ("Supplemental Terms") that will be posted in connection with such Services. All Supplemental Terms are incorporated by reference into these Terms. In the event of a conflict between these Terms and any Supplemental Terms, the Supplemental Terms shall control with respect to that specific Service.

2. ELIGIBILITY AND ACCOUNT REQUIREMENTS

2.1 Age Requirements

You must be at least eighteen (18) years of age, or the age of majority in your jurisdiction if greater than eighteen (18), to use the Services. By using the Services, you represent and warrant that you meet these age requirements.

2.2 Legal Capacity

You represent and warrant that: (a) you have the legal capacity and authority to enter into these Terms; (b) you are not subject to any legal disability that would prevent you from entering into binding contracts; (c) if you are accessing the Services on behalf of an entity, you have the authority to bind that entity to these Terms; and (d) your use of the Services does not violate any applicable law, regulation, ordinance, or rule in your jurisdiction.

2.3 Geographic Restrictions

You represent and warrant that: (a) you are not located in, incorporated in, or a citizen or resident of any jurisdiction where the provision or use of the Services would be illegal, prohibited, or subject to restrictive regulations ("Prohibited Jurisdictions"); (b) you are not subject to economic or trade sanctions administered or enforced by any governmental authority, including but not limited to the United Nations Security Council, the European Union, the Swiss State Secretariat for Economic Affairs (SECO), the U.S. Department of Treasury's Office of Foreign Assets Control (OFAC), or any other similar authority; (c) you are not included on any list of prohibited or restricted parties maintained by such authorities; and (d) you will not use the Services to conduct activities in or involving Prohibited Jurisdictions.

2.4 Prohibited Jurisdictions

Prohibited Jurisdictions include but are not limited to: (a) countries or regions subject to comprehensive economic sanctions (including but not limited to Cuba, Iran, North Korea, Syria, and the Crimea, Donetsk, and Luhansk regions); (b) U.S. states with restrictive cryptocurrency or blockchain laws where such use would violate local regulations; (c) jurisdictions where blockchain technology, cryptocurrency activities, or digital assets are prohibited or restricted; and (d) any jurisdiction where the User's use of the Services would require QoreChain Association to obtain licenses, registrations, or approvals that it has not obtained.

EXCEPTION: If your local laws explicitly permit the use of services substantially similar to those offered by QoreChain Association, and you can provide verifiable legal documentation confirming such permission, you may submit a request for review to team@qorechain.io. Any approval is at our sole and absolute discretion.

2.5 Account Security

You are solely responsible for: (a) maintaining the confidentiality of your account credentials, private keys, seed phrases, passwords, API keys, and any other security information; (b) all activities that occur under your account; (c) immediately notifying us of any unauthorized access or security breach; and (d) ensuring your account information is accurate, current, and complete. You acknowledge that QoreChain Association has no ability to recover lost private keys, seed phrases, or passwords, and we shall have no liability for any loss resulting from your failure to maintain security.

2.6 Account Termination Rights

We reserve the right, at our sole discretion, to: (a) refuse service to anyone for any reason; (b) suspend, terminate, or restrict your access to any or all Services without prior notice; (c) remove or disable any content or accounts; and (d) take any other action we deem necessary to protect the Services, other users, or our interests.

3. DESCRIPTION OF SERVICES

3.1 QoreChain Network Services

QoreChain provides a quantum-safe, AI-driven blockchain platform incorporating post-quantum cryptographic algorithms, AI-powered network optimization, and cross-chain interoperability capabilities. Services include but are not limited to: (a) Blockchain Network access to QoreChain testnet and mainnet networks utilizing post-quantum cryptographic standards; (b) Development Tools including QoreChain Studio, SDKs, APIs, documentation, and development environments; (c) AI-Powered Tools ("QCAI") including AI Smart Contract Generator, AI Smart Contract Auditor, and related artificial intelligence services; (d) Multi-Chain Support tools and infrastructure supporting deployment across QoreChain, Ethereum, Solana, TON, BSC, Avalanche, and other compatible networks; (e) IoT Wallet solutions secured with post-quantum cryptography; (f) Dashboard and Web Interface for monitoring, managing, and interacting with blockchain networks; and (g) Smart Contract Platforms supporting Rust-based (CosmWasm) and Solidity-based (EVM) execution environments.

3.2 Service Modifications

We reserve the right to: (a) modify, suspend, or discontinue any Service or feature at any time without notice or liability; (b) impose limits on certain features or restrict access to parts or all of the Services; (c) change Service specifications, protocols, or technical requirements; and (d) perform maintenance, upgrades, or modifications that may temporarily interrupt Services.

3.3 Beta, Testnet, and Experimental Features

Certain Services may be designated as "beta," "alpha," "experimental," "preview," "testnet," or similar labels. Such Services are provided "as-is" for testing and evaluation purposes only, may contain bugs or errors, may not function as intended, and should not be used for production purposes or with assets of significant value. We make no warranties or commitments regarding beta or experimental features.

3.4 Third-Party Services and Networks

The Services may enable access to or integration with third-party blockchain networks, protocols, applications, services, or content. We do not control, endorse, sponsor, recommend, or assume responsibility for any third-party services. Your use of third-party services is governed by their respective terms and conditions, and you use them at your own risk.

4. TOKEN TERMS AND BLOCKCHAIN ASSETS

4.1 QOR Token

The QOR token is the native utility token of the QoreChain network. QOR tokens are not securities, investment products, financial instruments, or instruments designed for speculative investment. QOR tokens provide utility functions within the QoreChain ecosystem, including but not limited to transaction fees, network governance participation, staking, and accessing certain platform features.

4.2 No Investment Advice

Nothing in these Terms or through the Services constitutes investment, financial, legal, tax, or other professional advice. You are solely responsible for determining whether any transaction or use of tokens is appropriate for you. You should consult professional advisors before engaging in any token-related activities.

4.3 Token Risks

You acknowledge and accept the risks associated with blockchain technology and digital assets, including but not limited to: (a) price volatility and potential total loss of value; (b) technological risks including bugs, errors, and security vulnerabilities; (c) regulatory uncertainty and potential adverse regulatory developments; (d) network congestion, delays, or failures; (e) quantum computing threats despite post-quantum cryptography measures; (f) loss of private keys resulting in permanent loss of access; (g) smart contract vulnerabilities or exploits; (h) fork events and protocol changes; (i) lack of liquidity; and (j) risks associated with experimental technology.

4.4 No Guarantees

We make no representations or warranties regarding: (a) the value, liquidity, or transferability of any tokens; (b) the acceptance of tokens by third parties; (c) the continued operation or functionality of any blockchain network; (d) the success or adoption of the QoreChain platform; (e) token supply, distribution, or economic models; or (f) any future features, functionality, or developments.

4.5 Token Transactions

All token transactions are recorded on blockchain networks and are generally irreversible. You are solely responsible for: (a) verifying transaction details before confirmation; (b) ensuring sufficient network fees for transaction processing; (c) the accuracy of recipient addresses; and (d) complying with all applicable tax obligations related to token transactions.

5. ARTIFICIAL INTELLIGENCE SERVICES (QCAI)

5.1 AI-Generated Content Disclaimer

The AI Smart Contract Generator, AI Smart Contract Auditor, and other AI-powered services (collectively branded as "QCAI") utilize artificial intelligence and machine learning technologies that generate automated outputs. YOU ACKNOWLEDGE AND AGREE THAT:

(a) No Warranty: AI-generated code, audit reports, suggestions, analyses, or other outputs are provided "AS-IS" without any warranty of any kind, express or implied, including warranties of accuracy, reliability, correctness, completeness, fitness for purpose, or merchantability;

(b) Potential Errors: AI-generated outputs may contain errors, bugs, vulnerabilities, security flaws, logical inconsistencies, inefficiencies, or other defects that could result in loss of funds, smart contract failures, security breaches, or other damages;

(c) No Guarantee of Security: AI audit services do not guarantee that smart contracts are secure, bug-free, or exploit-resistant. AI audits are supplementary tools and do not replace professional human security audits;

(d) No Substitute for Human Review: AI-generated content is not a substitute for professional legal, security, technical, or financial review by qualified human experts;

(e) Experimental Technology: AI services utilize experimental and evolving technology that may not function as intended and may produce unexpected or incorrect results.

5.2 Mandatory User Review and Testing

YOU ARE SOLELY RESPONSIBLE FOR:

(a) Thoroughly reviewing, analyzing, and testing all AI-generated code before deployment; (b) Conducting independent security audits by qualified professionals; (c) Testing in appropriate environments (testnets, development networks) before production deployment; (d) Verifying that AI-generated code meets your requirements and specifications; (e) Understanding the functionality, security implications, and potential risks of AI-generated code; (f) Ensuring compliance with applicable laws, regulations, and industry standards; (g) Implementing appropriate security measures, access controls, and monitoring; and (h) Maintaining backups and contingency plans.

5.3 No Liability for AI Services

TO THE MAXIMUM EXTENT PERMITTED BY LAW, QORECHAIN ASSOCIATION AND THE QORECHAIN PARTIES (AS DEFINED IN SECTION 9) SHALL HAVE NO LIABILITY WHATSOEVER FOR ANY DAMAGES, LOSSES, OR CLAIMS ARISING FROM OR RELATED TO: (a) The use, deployment, or execution of AI-generated code or content; (b) Errors, bugs, vulnerabilities, or security flaws in AI-generated outputs; (c) Financial losses, loss of funds, or economic damages resulting from AI-generated smart contracts; (d) Security breaches, exploits, or attacks on AI-generated code; (e) Reliance on AI audit reports or security analyses; (f) Incorrect, incomplete, or misleading AI-generated suggestions or recommendations; or (g) Any direct, indirect, incidental, consequential, special, punitive, or exemplary damages.

5.4 Prohibited AI Service Uses

You shall not use AI services to: (a) generate malicious, harmful, or illegal code; (b) circumvent security measures or exploit vulnerabilities; (c) create ransomware, malware, or other harmful software; (d) violate intellectual property rights; (e) engage in fraudulent activities; (f) manipulate or deceive other users; or (g) any purpose prohibited by these Terms or applicable law.

6. INTELLECTUAL PROPERTY RIGHTS

6.1 QoreChain Association Intellectual Property

All intellectual property rights in the Services, including but not limited to software, code, protocols, algorithms, designs, trademarks, logos, trade names, documentation, content, data, and technology (collectively, "QoreChain IP"), are owned exclusively by QoreChain Association or its licensors. These Terms do not grant you any rights, title, or interest in QoreChain IP except as expressly set forth herein.

6.2 Open Source Components License

Certain core components of the QoreChain platform are made available under open source licenses, including the Apache License 2.0. With respect to such open source components: (a) you must provide appropriate attribution to QoreChain Association and maintain all

copyright, patent, trademark, and attribution notices; (b) you may use, copy, modify, and distribute open source components for non-commercial purposes only; (c) any commercial use is strictly prohibited without a separate written commercial license agreement from QoreChain Association; and (d) for commercial licensing inquiries, contact team@qorechain.io. Unauthorized commercial use constitutes intellectual property infringement and breach of these Terms.

6.3 Proprietary Services

The following Services are proprietary and not licensed under any open source license: (a) AI Smart Contract Generator (QCAI); (b) AI Smart Contract Auditor (QCAI); (c) Post-Quantum Cryptography-secured IoT Wallet; (d) QoreChain Dashboard and web interfaces; (e) proprietary APIs and development tools; (f) enterprise features and services; and (g) any other services designated as proprietary. Use of proprietary services is governed exclusively by these Terms or separate agreements.

6.4 Trademarks

"QoreChain," "QCAI," the QoreChain logo, and all related trademarks, service marks, trade names, and trade dress are proprietary to QoreChain Association. You may not use such marks without our prior written consent. Any unauthorized use is strictly prohibited and may violate trademark laws.

6.5 User-Generated Content

If you submit, upload, post, or transmit any content, code, smart contracts, data, feedback, suggestions, or materials ("User Content") to or through the Services: (a) you grant QoreChain Association a worldwide, non-exclusive, royalty-free, fully paid-up, transferable, sublicensable, perpetual, irrevocable license to use, reproduce, modify, adapt, publish, translate, create derivative works from, distribute, perform, and display such User Content for any purpose related to operating, improving, or promoting the Services; (b) you represent and warrant that you own or have necessary rights to grant this license and that User Content does not infringe any rights or contain malicious code; and (c) User Content (except private keys and account credentials) will not be treated as confidential. Do not submit confidential information through public channels.

6.6 Feedback

If you provide feedback, suggestions, or ideas regarding the Services ("Feedback"), you assign all rights, title, and interest in such Feedback to QoreChain Association. We may use Feedback without any obligation to you.

7. RESPONSIBLE DISCLOSURE, ERROR REPORTING, AND PUBLIC COMMUNICATIONS

7.1 Mandatory Error and Bug Reporting

If you discover, encounter, or become aware of any error, bug, vulnerability, security flaw, malfunction, defect, or any issue affecting the Services (collectively, "Reported Issues"), you are required to report such Reported Issues promptly and exclusively to the QoreChain team through one of the following designated channels:

(a) Email: team@qorechain.io

(b) Official Bug Report Form: QoreChain Bug Report Portal

You shall not report or disclose Reported Issues through any other means, including but not limited to social media, forums, blogs, press outlets, third-party vulnerability databases, competitor communications, or any other public or semi-public channel, until the process described in Section 7.3 has been completed.

7.2 Definition of Qualifying Issues

For the purposes of this Section 7, a "Qualifying Issue" is a Reported Issue that meets all of the following criteria:

(a) Replicability: The issue can be independently reproduced and verified by the QoreChain team under controlled conditions;

(b) Multi-User Impact: The issue affects or has the potential to affect more than one (1) User operating under the same or materially similar conditions;

(c) Platform Origin: The issue originates from the QoreChain Services themselves and is not caused by, attributable to, or arising from: (i) the User's specific device, hardware, or hardware configuration; (ii) the User's specific browser, browser version, browser extensions, or browser configuration; (iii) the User's operating system, software, VPN, firewall, antivirus, or other local software environment; (iv) the User's network conditions, ISP limitations, or connectivity issues; (v) the User's failure to meet published minimum system requirements; or (vi) third-party services, networks, or applications not operated by QoreChain Association.

Issues that do not meet all three criteria above shall not be considered Qualifying Issues for the purposes of public disclosure under Section 7.3.

7.3 Responsible Disclosure Process

The following mandatory process must be followed before any public disclosure, publication, or communication regarding any Reported Issue:

Step 1 — Report: You must submit a detailed report of the Reported Issue through one of the designated channels listed in Section 7.1. The report shall include: a clear description of the issue, steps to reproduce the issue, the environment in which the issue was encountered (browser, OS, device), screenshots or recordings if applicable, and the date and time of discovery.

Step 2 — Acknowledgment: QoreChain shall acknowledge receipt of the report within fourteen (14) calendar days. If no acknowledgment is received within this period, the User may send a follow-up communication to team@qorechain.io referencing the original report.

Step 3 — Investigation and Response: QoreChain shall investigate the Reported Issue and provide a substantive response within sixty (60) calendar days from acknowledgment. The response shall indicate whether QoreChain: (a) intends to resolve the issue and the estimated timeline; (b) has already resolved the issue; (c) does not consider the matter a Qualifying Issue under Section 7.2 with reasons; or (d) has decided not to resolve the issue.

Step 4 — Public Disclosure Permission: Only if QoreChain has provided a written response under Step 3(d) explicitly confirming that it will not resolve a Qualifying Issue, may the User publicly disclose or comment on the specific Qualifying Issue. Any such public disclosure must

be: (i) factual, accurate, and limited to the specific Qualifying Issue; (ii) accompanied by a statement that the issue was first reported to QoreChain through proper channels; and (iii) free of defamatory, misleading, exaggerated, or inflammatory language.

If QoreChain does not respond within the sixty (60) calendar day period specified in Step 3 (and User has sent at least one follow-up communication), the User shall be deemed to have completed the Responsible Disclosure Process for that specific Reported Issue.

7.4 Prohibition on Public False Claims

YOU EXPRESSLY AGREE NOT TO:

(a) Make, publish, distribute, or disseminate any false, misleading, inaccurate, exaggerated, or unsubstantiated claims or statements about QoreChain Association, its Services, its technology, its team, its members, its board, its partners, or its affiliates, whether in writing, orally, electronically, on social media, in press communications, in forums, in reviews, or by any other means;

(b) Publish, share, or publicize any Reported Issue, bug, error, vulnerability, or malfunction of the Services without first completing the Responsible Disclosure Process described in Section 7.3;

(c) Present non-Qualifying Issues (as defined in Section 7.2) as platform defects, including issues arising from your own device, browser, software, network configuration, or user error;

(d) Selectively disclose, misrepresent, or take out of context any information regarding the Services to create a misleading impression;

(e) Encourage, facilitate, or assist any third party in making false claims or bypassing the Responsible Disclosure Process.

7.5 Anti-Disparagement

You agree not to make disparaging, defamatory, or harmful statements about QoreChain Association, its Services, its technology, the QoreChain Protocol, its board members, its association members, its employees, agents, contractors, or affiliates, unless and until:

(a) You have identified a specific, concrete Qualifying Issue (as defined in Section 7.2);

(b) You have completed the full Responsible Disclosure Process described in Section 7.3;

(c) QoreChain has provided a written response under Section 7.3, Step 3(d) explicitly confirming that it will not resolve the Qualifying Issue; and

(d) Your public statement is limited to factual, accurate, and proportionate information regarding the specific unresolved Qualifying Issue.

This provision does not restrict your right to provide truthful testimony if compelled by law, or to report suspected illegal activity to relevant regulatory or law enforcement authorities.

7.6 Remedies for Breach of This Section

Any violation of Sections 7.1 through 7.5 shall constitute a material breach of these Terms. In addition to any other remedies available under these Terms and applicable law, QoreChain Association reserves the right to: (a) immediately suspend or terminate your access to the Services; (b) pursue injunctive relief to prevent further unauthorized disclosures; (c) seek damages for any losses suffered as a result of the breach, including reputational harm, legal

costs, and remediation expenses; and (d) pursue any additional legal remedies available under Swiss law.

You acknowledge that unauthorized public disclosure of non-verified issues or false claims may cause irreparable harm to QoreChain Association for which monetary damages may be insufficient, and you consent to the entry of injunctive relief in the event of such breach.

8. USER RESPONSIBILITIES AND PROHIBITED CONDUCT

8.1 Compliance with Laws

You are solely responsible for ensuring your use of the Services complies with all applicable laws, regulations, rules, and ordinances in your jurisdiction, including but not limited to: securities laws, anti-money laundering (AML) and counter-terrorism financing (CTF) laws, tax laws, data protection and privacy laws, consumer protection laws, intellectual property laws, sanctions and export control laws, and blockchain-specific regulations.

8.2 Prohibited Activities

You shall not, and shall not permit any third party to: (a) use the Services for any illegal, fraudulent, or unauthorized purpose; (b) upload, transmit, or deploy viruses, malware, ransomware, or other malicious code; (c) attempt to gain unauthorized access to the Services, other users' accounts, or connected systems; (d) launch denial of service attacks or other network attacks; (e) exploit vulnerabilities, bugs, or design flaws to gain unfair advantages or cause harm; (f) engage in wash trading, spoofing, pump and dump schemes, or market manipulation; (g) use the Services to launder money or finance terrorism; (h) infringe intellectual property rights; (i) impersonate any person or entity; (j) send spam, phishing, or unsolicited communications; (k) use automated systems to scrape or extract data without authorization; (l) reverse engineer proprietary components except where permitted by law; (m) circumvent security features or access controls; (n) overload or abuse the Services' infrastructure; (o) access the Services from Prohibited Jurisdictions; (p) upload defamatory, harassing, or hateful content; (q) violate the privacy or data protection rights of others; or (r) assist or facilitate any third party in violating these Terms.

8.3 Risk Assumption

You acknowledge and assume all risks associated with using the Services, including technological, operational, regulatory, financial, and security risks. You use the Services at your own risk.

9. DISCLAIMERS AND NO WARRANTIES

9.1 "AS-IS" and "AS-AVAILABLE" Basis

THE SERVICES ARE PROVIDED ON AN "AS-IS" AND "AS-AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, QORECHAIN ASSOCIATION DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO:

(a) Warranties of merchantability, fitness for a particular purpose, title, non-infringement, quiet enjoyment, or accuracy; (b) Warranties that the Services will be uninterrupted, timely, secure, error-free, or available at all times; (c) Warranties regarding the accuracy, completeness, reliability, currentness, or quality of any content, information, data, or outputs; (d) Warranties that the Services are free from vulnerabilities, bugs, security flaws, exploits, or harmful components; (e) Warranties regarding results, outcomes, or benefits obtained from using the Services; and (f) Warranties regarding third-party services, networks, protocols, or applications accessed through the Services.

9.2 No Guarantee of Service Continuity

We do not warrant that: (a) the Services will meet your requirements or expectations; (b) the Services will be available, uninterrupted, or timely; (c) results obtained from the Services will be accurate, reliable, or complete; (d) defects, errors, or bugs will be corrected; (e) the Services are free from viruses or harmful components; or (f) data transmissions will be secure.

9.3 Blockchain Technology Risks

You acknowledge that blockchain technology, cryptography, and distributed systems are experimental and involve inherent risks, including but not limited to: protocol failures or vulnerabilities, consensus mechanism attacks, network forks, transaction delays or failures, smart contract bugs, cryptographic algorithm weaknesses, quantum computing threats, and technological obsolescence. WE MAKE NO WARRANTIES REGARDING THE SECURITY, RELIABILITY, OR FUTURE VIABILITY OF ANY BLOCKCHAIN TECHNOLOGY, INCLUDING POST-QUANTUM CRYPTOGRAPHIC ALGORITHMS.

9.4 Force Majeure

We shall not be liable for any failure or delay in performance due to events beyond our reasonable control, including acts of God, natural disasters, war, terrorism, civil unrest, government actions, labor disputes, epidemics, pandemics, cyberattacks, network failures, power outages, or other force majeure events.

9.5 Beta and Experimental Services

Services designated as beta, alpha, experimental, testnet, or similar are provided for testing purposes only without any warranties. Such Services may contain significant bugs, may not function as intended, and should not be relied upon for production use or with valuable assets.

10. LIMITATION OF LIABILITY AND INDEMNIFICATION

10.1 Protected Parties

For the purposes of this Section 10, "QoreChain Parties" means QoreChain Association, its affiliates, and their respective current and former board members, association members, committee members, directors, officers, founders, employees, agents, contractors, licensors, advisors, consultants, volunteers, and representatives, whether acting in their capacity as such or otherwise.

10.2 Complete Exclusion of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, AND EXCEPT AS REQUIRED BY MANDATORY PROVISIONS OF LAW THAT CANNOT BE CONTRACTUALLY WAIVED:

QORECHAIN PARTIES SHALL HAVE ABSOLUTELY NO LIABILITY TO YOU OR ANY THIRD PARTY FOR ANY DAMAGES, LOSSES, CLAIMS, OR LIABILITIES OF ANY KIND ARISING FROM OR RELATED TO:

(a) Your use of or inability to use the Services; (b) Any transactions conducted through the Services; (c) Loss of funds, tokens, digital assets, or other property; (d) Security breaches, hacks, exploits, or unauthorized access; (e) Smart contract failures, bugs, or vulnerabilities; (f) AI-generated code, audit reports, or other AI-powered (QCAI) outputs; (g) Errors, defects, inaccuracies, or omissions in any content or data; (h) Network failures, delays, congestion, or interruptions; (i) Third-party services, networks, protocols, or applications; (j) Regulatory actions, legal proceedings, or compliance issues; (k) Breach of these Terms by you or any third party; (l) Any acts or omissions by you or any third party; (m) Force majeure events or circumstances beyond our reasonable control; or (n) Any other matter relating to the Services.

10.3 Types of Damages Excluded

WITHOUT LIMITING THE FOREGOING, QORECHAIN PARTIES SHALL NOT BE LIABLE FOR ANY:

(a) Direct, indirect, incidental, consequential, special, exemplary, or punitive damages; (b) Loss of profits, revenue, business opportunities, or expected savings; (c) Loss of data, information, or goodwill; (d) Loss of funds, digital assets, tokens, or cryptocurrency; (e) Business interruption or operational disruptions; (f) Reputational harm or emotional distress; (g) Costs of procurement of substitute goods or services; or (h) Any other economic or non-economic losses.

THIS LIMITATION APPLIES REGARDLESS OF THE LEGAL THEORY UNDER WHICH LIABILITY IS ASSERTED, INCLUDING CONTRACT, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, WARRANTY, OR ANY OTHER THEORY, AND REGARDLESS OF WHETHER QORECHAIN PARTIES WERE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

10.4 Aggregate Liability Cap

NOTWITHSTANDING ANYTHING TO THE CONTRARY, IF ANY JURISDICTION REQUIRES THAT QORECHAIN ASSOCIATION MAINTAIN SOME LEVEL OF LIABILITY THAT CANNOT BE FULLY EXCLUDED, THE TOTAL AGGREGATE LIABILITY OF QORECHAIN PARTIES SHALL NOT EXCEED ZERO (CHF 0.00) EXCEPT WHERE A SEPARATE WRITTEN AGREEMENT SIGNED BY BOTH PARTIES EXPRESSLY SPECIFIES A DIFFERENT LIABILITY CAP.

10.5 No Liability for Board Members and Association Members

You expressly acknowledge and agree that the individual board members, association members, committee members, founders, and any natural persons involved in the governance, management, or operation of QoreChain Association shall bear no personal liability whatsoever to you or any third party for any claims, damages, losses, or liabilities of

any kind arising from or related to the Services, these Terms, or the QoreChain Protocol. This personal liability exclusion applies to the fullest extent permitted by Swiss law and the laws of any other applicable jurisdiction.

10.6 Mandatory Liability Exclusion Jurisdictions

IF YOUR JURISDICTION IMPOSES MANDATORY MINIMUM LIABILITY THAT CANNOT BE CONTRACTUALLY EXCLUDED OR LIMITED, AND SUCH MANDATORY LIABILITY WOULD APPLY TO QORECHAIN ASSOCIATION, YOU ARE EXPRESSLY PROHIBITED FROM USING THE SERVICES. By using the Services, you represent and warrant that you are not located in any such jurisdiction, or that you explicitly waive any such mandatory minimum liability protections to the maximum extent permitted by law.

10.7 User Indemnification Obligation

YOU AGREE TO INDEMNIFY, DEFEND, AND HOLD HARMLESS QORECHAIN PARTIES FROM AND AGAINST ANY AND ALL CLAIMS, DEMANDS, ACTIONS, DAMAGES, LOSSES, LIABILITIES, JUDGMENTS, SETTLEMENTS, COSTS, AND EXPENSES (INCLUDING REASONABLE ATTORNEYS' FEES AND LEGAL COSTS) ARISING FROM OR RELATED TO:

(a) Your use or misuse of the Services; (b) Your violation of these Terms or any applicable law; (c) Your violation of any rights of any third party; (d) Your User Content; (e) Your smart contracts, transactions, or blockchain activities; (f) Your deployment or use of AI-generated (QCAI) code; (g) Your breach of any representation, warranty, or covenant in these Terms; (h) Your negligence, willful misconduct, or fraudulent acts; (i) Your breach of Section 7 (Responsible Disclosure and Public Communications); (j) Claims by third parties related to your use of the Services; and (k) Any losses incurred by QoreChain Parties as a result of your actions or omissions.

This indemnification obligation survives termination of these Terms and your use of the Services.

10.8 Immediate Payment Obligation

You agree to immediately reimburse QoreChain Association for any costs, expenses, damages, or losses incurred as a result of claims subject to your indemnification obligation, without waiting for final adjudication of such claims.

11. CONFIDENTIALITY

11.1 Confidential Information

In the course of using the Services, you may receive or have access to information that is proprietary or confidential to QoreChain Association, including but not limited to: source code, object code, algorithms, protocols, designs, roadmaps, business plans, financial information, technical specifications, trade secrets, partner relationships, user data, and any information designated as confidential ("Confidential Information"). All information disclosed by QoreChain Association in connection with the Services that is not publicly available shall be presumed confidential.

11.2 Obligations

You agree to: (a) maintain the confidentiality of all Confidential Information using at least the same degree of care you use for your own confidential information, but no less than reasonable care; (b) not use Confidential Information for any purpose other than as necessary to use the Services as contemplated by these Terms; (c) not disclose Confidential Information to any third party without QoreChain Association's prior written consent; (d) promptly notify QoreChain Association of any unauthorized use or disclosure of Confidential Information; and (e) upon termination of your use of the Services, return or destroy all Confidential Information in your possession.

11.3 Exceptions

Confidential Information does not include information that: (a) was publicly available at the time of disclosure; (b) becomes publicly available through no fault of yours; (c) was already in your possession before disclosure; (d) was independently developed by you without use of Confidential Information; or (e) is required to be disclosed by law, provided you give QoreChain Association prompt notice and reasonable assistance to seek protective measures.

11.4 Survival

The obligations under this Section 11 shall survive termination of these Terms for an indefinite period.

12. DATA PROTECTION AND PRIVACY

12.1 Privacy Policy

Our collection, use, storage, and disclosure of personal information is governed by our Privacy Policy, which is incorporated by reference into these Terms. By using the Services, you consent to our Privacy Policy.

12.2 Data Controller

QoreChain Association acts as the data controller for personal information collected through the Services. For privacy inquiries or to exercise your data protection rights, contact team@qorechain.io.

12.3 Blockchain Data Immutability

You acknowledge that blockchain networks are designed to be immutable and permanent. Any data, transactions, or information recorded on blockchain networks generally cannot be modified or deleted.

12.4 Applicable Data Protection Laws

QoreChain Association processes personal data in accordance with applicable data protection laws, including but not limited to the Swiss Federal Act on Data Protection (FADP; SR 235.1), the Swiss Ordinance on Data Protection (DPO; SR 235.11) and, where applicable, the Regulation (EU) 2016/679 (General Data Protection Regulation — GDPR).

12.5 Cross-Border Data Transfers

The Services are operated from Switzerland and may involve data transfers to other jurisdictions. By using the Services, you consent to your data being transferred to and processed in Switzerland and other countries where QoreChain Association or its service providers operate.

12.6 Your Data Rights

Depending on your jurisdiction, you may have rights regarding your personal information, including rights to access, correct, delete, restrict processing, object to processing, data portability, and withdraw consent. To exercise these rights, contact team@qorechain.io.

13. DISPUTE RESOLUTION AND GOVERNING LAW

13.1 Governing Law

These Terms and any disputes arising out of or relating to these Terms or the Services shall be governed by and construed in accordance with the substantive laws of Switzerland, without regard to its conflict of laws principles. The United Nations Convention on Contracts for the International Sale of Goods (CISG) shall not apply.

13.2 Mandatory Mediation

Before initiating arbitration or litigation, the parties agree to first attempt to resolve any dispute through good faith mediation. Either party may initiate mediation by providing written notice to team@qorechain.io (for QoreChain) or your registered email address (for you). The mediation shall be conducted in English by a single mediator. If the dispute is not resolved within sixty (60) days, either party may proceed to arbitration.

13.3 Binding Arbitration

Any dispute not resolved through mediation shall be finally and exclusively resolved by binding arbitration administered by the Swiss Chambers' Arbitration Institution in accordance with the Swiss Rules of International Arbitration. The number of arbitrators shall be one (1) unless the amount in controversy exceeds CHF 1,000,000, in which case three (3) arbitrators shall be appointed. The seat of arbitration shall be Zurich, Switzerland. The language of the arbitration shall be English. The arbitration proceedings shall be confidential. The prevailing party shall be entitled to recover reasonable attorneys' fees.

13.4 Class Action and Jury Trial Waiver

YOU AGREE THAT ANY PROCEEDINGS SHALL BE CONDUCTED ON AN INDIVIDUAL BASIS AND NOT IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE ACTION. YOU WAIVE THE RIGHT TO PARTICIPATE IN CLASS ACTIONS. TO THE EXTENT PERMITTED BY LAW, YOU IRREVOCABLY WAIVE ANY RIGHT TO A TRIAL BY JURY.

13.5 Statute of Limitations

To the maximum extent permitted by law, any claim or cause of action arising out of or related to these Terms or the Services must be filed within one (1) year after the claim or cause of action arose, or be forever barred.

13.6 Injunctive Relief

Notwithstanding the foregoing arbitration provisions, either party may seek preliminary injunctive or equitable relief in any court of competent jurisdiction to prevent immediate and irreparable harm, including protection of intellectual property rights, trade secrets, confidential information, or enforcement of Section 7.

14. SUSPENSION AND TERMINATION

14.1 Suspension Rights

We reserve the right to suspend or restrict your access to the Services immediately and without notice if: (a) you violate these Terms, including Section 7; (b) we suspect fraudulent, illegal, or unauthorized activity; (c) required by law; (d) necessary to protect the security or integrity of the Services; (e) necessary to protect QoreChain Association, other users, or third parties; or (f) for any other reason we deem appropriate.

14.2 Termination by QoreChain

We may terminate your access to the Services at any time, with or without cause, with or without notice, at our sole discretion. Upon termination: (a) your right to use the Services immediately ceases; (b) we may delete your account and associated data; and (c) we have no obligation to return or transfer any content, data, or tokens.

14.3 Effect of Termination

Upon termination: (a) all rights granted to you immediately cease; (b) you must cease all use of the Services; (c) Sections 5, 6, 7, 9, 10, 11, 12, 13, 14.3, 15, and 16 shall survive indefinitely; (d) we may retain data as required by law; and (e) termination does not affect transactions already submitted to blockchain networks.

14.4 No Refunds

We do not provide refunds for any fees paid or services rendered prior to termination, except as required by mandatory consumer protection laws that cannot be contractually waived.

15. GENERAL PROVISIONS

15.1 Entire Agreement

These Terms, together with any Supplemental Terms, our Privacy Policy, and any Non-Disclosure Agreement you may have executed, constitute the entire agreement between you and QoreChain Association regarding the Services and supersede all prior agreements, understandings, and communications.

15.2 Severability

If any provision of these Terms is held invalid, illegal, or unenforceable, such provision shall be modified to the minimum extent necessary to make it valid and enforceable, or if not possible, severed. The remaining provisions shall continue in full force and effect.

15.3 Waiver

No waiver of any provision shall be deemed a continuing waiver. Our failure to enforce any right shall not constitute a waiver of such right.

15.4 Assignment

You may not assign or transfer your rights or obligations under these Terms without our prior written consent. We may assign or transfer these Terms without restriction.

15.5 No Third-Party Beneficiaries

These Terms do not create any third-party beneficiary rights. No third party shall have any right to enforce any provision of these Terms.

15.6 Relationship of Parties

Nothing in these Terms creates any partnership, joint venture, agency, or employment relationship between you and QoreChain Association.

15.7 Notices

Notices to QoreChain Association must be sent to team@qorechain.io. Notices to you may be provided via email, through the Services, or by posting on our website.

15.8 Language

These Terms are drafted in English. In the event of conflicts between English and translated versions, the English version shall prevail.

15.9 Independent Legal Advice

You acknowledge that you have had the opportunity to obtain independent legal advice regarding these Terms and have either obtained such advice or voluntarily chosen to proceed without it.

15.10 Taxes

You are solely responsible for determining, collecting, reporting, and remitting all applicable taxes associated with your use of the Services.

15.11 Export Control

You represent that you are not located in a country subject to comprehensive sanctions and are not on any prohibited party list. You agree to comply with all applicable export control and sanctions laws.

16. CONTACT INFORMATION

QoreChain Association

CHE-484.963.998

Route de Gilly 30, c/o Bonnard Lawson Rolle SA, 1180 Rolle, Switzerland

Email: **team@qorechain.io**

Bug Reports: [QoreChain Bug Report Portal](#)

ACKNOWLEDGMENT AND ACCEPTANCE

BY ACCESSING OR USING THE SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS OF SERVICE IN THEIR ENTIRETY. YOU REPRESENT AND WARRANT THAT:

1. You meet all eligibility requirements set forth in these Terms;

2. You are not located in a Prohibited Jurisdiction or subject to sanctions;

3. Your jurisdiction does not impose mandatory minimum liability that would apply to QoreChain Association;

4. You understand the risks associated with blockchain technology, digital assets, and AI-powered services;

5. You accept all disclaimers, limitations of liability, and indemnification obligations;

6. You agree to the dispute resolution provisions, including mandatory mediation and binding arbitration;

7. You waive any right to participate in class actions or jury trials;

8. You agree to the Responsible Disclosure and Public Communications obligations in Section 7;

9. You will not make false, misleading, or unauthorized public claims about QoreChain Association or its Services;

10. You will report all bugs, errors, and issues exclusively through designated channels before any public disclosure;

11. You have obtained or waived independent legal advice regarding these Terms;

12. You will comply with all applicable laws and these Terms in your use of the Services.

IF YOU DO NOT AGREE TO THESE TERMS, DO NOT ACCESS OR USE THE SERVICES.

Last Updated: 2026-03-10 | Version: 1.0