

# **TERMS AND CONDITIONS OF SALE OF**

## **TOKENS GREEDYFI**

These terms and conditions of use regulate and apply to GREEDYFI products marketed by IBLFX (IBCrazy Furious Ltd), a legal entity duly incorporated in the British Virgin Islands, BVI Company Number 2035263, Intershore Chambers, Road Town, Tortola, hereinafter simply referred to as "IBLFX".

**By accepting these terms, the user agrees to all the terms and conditions of use described below, being aware that, by making the adtome, all his rights and obligations will be bound, making such rules and conditions of use indispensable for the contracting of any services.**

Therefore, before accepting, make sure that you have understood and agreed to the full content of these terms and conditions of use.

This document is not an investment request and does not in any way refer to an offer of securities in any jurisdiction. This document describes the Tokens shown here that will be marketed through the Platform called IBLFX.

Greedyfi and IBLFX reserve the right to change the terms and conditions at any time and such changes will take effect immediately upon posting on the site. By continuing to use the Website, you accept such changes. If the user does not agree to these terms and conditions, the user must refrain from using the site and acquire Greedyfi Tokens.

By acquiring Greedyfi Tokens, to the extent permitted by law, you agree that none of the employees, directors, contractors, consultants, shareholders, suppliers, service providers and their respective past, present and future employees, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns are liable for any special, incidental or consequential losses or damages arising out of or relating to sale of Tokens, including losses associated with the terms set forth below.

The user declares to have sufficient knowledge to operate with Greedyfi, there is no doubt or fact that can characterize his hypo sufficiency in relation to it, possessing full and total enjoyment of his civil capacity, as well as is able to practice any and all acts necessary for the validity of operations. The

user should have sufficient understanding of the functionality, use, storage, transmission mechanisms and complexities associated with cryptographic tokens, as well as Blockchain-based software systems in general. If any of the following terms are unacceptable to the user, the user should not purchase Greedyfi Tokens.

IBLFX is not responsible for any direct or indirect loss of profits, loss of data or damages resulting from technical errors, failures, interrupted internet connection or something similar. Likewise, IBLFX is not responsible for the custody, custody of passwords or logins of users and/ or private keys of wallets, any loss or theft of this information is the responsibility of the User.

The user declares himself aware that IBLFX is not an investment advisor, but only a token trading warehouse, having no responsibility for the use and investments made by users.

THE BUYER AGREES TO BUY, AND THE COMPANY AGREES TO SELL GREEDYFI TOKENS IN ACCORDANCE WITH THE FOLLOWING TERMS:

**Definitions:**

"Bitcoin" or "BTC" means digital currency and payment system using peer-to-peer transactions verified by network nodes and registering in a public distributed ledger called blockchain.

"User" is any natural or legal person adhering to this Term and who uses the Site to acquire Greedyfi Tokens, as well as other services and information offered by IBLFX.

"Digital Currency" or "Cryptocurrency" is a digital currency or digital commodity that uses the principle of decentralization based on Blockchain network *technology* traded on the site.

"Blockchain" is a public and shared book where all cryptocurrency transactions are confirmed and recorded.

"Loss" means damages, claims, losses, injuries, delays, accidents, costs, business interruption, expenses (including, without limitation, attorney or legal fees or the costs of any claim or process), any incidental, direct, indirect damages. general, special, punitive, exemplary, special, or consequential damages, any loss of goodwill, profits or revenue or any other economic loss, any loss of cryptocurrency or digital assets, any work stoppage, data loss, computer failure or malfunction, or any other commercial or other loss.

"Privacy Policy" means the document that describes the methods by which Greedyfi collects, uses and discloses information collected from users on the IBLFX sales website.

"Smart Agreement" means the code created for tokens and is the mechanism for distributing Payments to Token users as described in the White Paper.

"Token White Paper" means the document describing the Tokens, available on the site.

"Site" means Greedyfi.io, all subdomains and all their respective pages.

## **1. Site**

1.1 Greedyfi reserves the right, in its sole and absolute discretion and without notice, to change, modify, add or remove features, or change any content on the Site, block or restrict access to, or terminate, remove or suspend use of the Site or any part of the Site. You will be considered to have accepted and agreed to any changes if you access or use the site after the change has been posted on it. The company shall not be liable for any loss that may be incurred as a result of such action.

1.2. You acknowledge that you are not eligible to purchase Greedyfi Tokens if you are a citizen, resident (tax or not) or green card holder of the United States of America.

1.3. The site may contain hyperlinks to sites that are not maintained or controlled by Greedyfi. All hyperlinks to these sites are provided as a convenience to you. The use of hyperlinks and access to these sites is entirely at your own risk. The Company disclaims any responsibility and liability for any third-party content contained in sites linked to the Site and will not be liable for any loss arising from you accessing or using such sites.

## **2. Conditions for Buying Greedyfi Tokens**

2.1. Greedyfi Tokens are open portfolios whose composition is 100% cryptocurrencies and cryptocurrency-related assets. Greedyfi Tokens use a unique combination of index strategy and active strategy for portfolio composition. The composition and the updates of Greedyfi Token distribution will be displayed in the website <https://greedyfi.io/>.

2.2. Greedyfi Tokens can be purchased, redeemed, and transferred through the IBLFX Platform. The issuance of Greedyfi Tokens was made on the Solana Blockchain due to the efficiency of fees and operability.

2.3. The trading rate of Greedyfi Tokens is 6% (six percent) on purchase.

2.4. Greedyfi Tokens are designed to bring convenience to cryptocurrency users. Individuals can acquire a cryptocurrency portfolio through a single token. Tasks such as management, negotiation, storage, research and analysis, security, and tracking are delegated to Greedyfi Tokens. Management costs are shared among all users to maximize profits, taking advantage of economies of scale and scope as the portfolio grows.

2.5. As token adoption and third-party wallet support increase, Greedyfi Tokens can be used in daily activities such as paying bills, sending remittances, prepayment of bank cards and phones, with endless future possibilities.

2.6. You are legally permitted to receive and maintain and make use of Greedyfi Tokens in your and any other relevant jurisdiction, provided that you have complied with statement 1.2 of this White Paper.

2.7. You will provide IBLFX with all necessary information and documentation to allow you to accept your purchase of Greedyfi Tokens on the Platform. The user declares himself fully responsible for the information entered in the IBLFX Platform, through the Registration, Account, Permissions, Passwords, and mode of use. IBLFX, under no circumstances, will be responsible for the content (information, passwords, copies of information, etc.) provided by the user.

2.8. The User is civilly and criminally obliged to provide all his/her data (in an updated and complete manner). The User is also aware that the provision of false information or the misuse of third party data in his own name constitutes a crime, being the User solely and exclusively responsible for responding to the competent authorities and any damages caused, exempting IBLFX from any and all liability, in any capacity.

2.9. IBLFX may, in its sole discretion, request from Users additional documents and information for the purposes of maintaining the Registry and that may reasonably be necessary in order to comply with its legal, regulatory and contractual obligations, including, but not limited to, any obligation against money laundering.

2.10. The user declares to be old enough (if he/she is an individual) to legally obtain Greedyfi Tokens and is aware of any other legal reason to prevent him from obtaining it.

2.11. By purchasing Greedyfi Tokens, the user is aware that they are not making a regulated investment, although this term can be interpreted by the regulator in their jurisdiction.

2.12. The user declares not to obtain or use Greedyfi Tokens for any illegal purpose.

2.13. You waive any right you may have or obtain to participate in a class action or a broad arbitration against any entity or individual involved in the sale of Greedyfi Tokens.

2.14. The acquisition of Greedyfi Tokens does not involve the purchase or receipt of shares, property, or any equivalent in any company, or other public or private entity, existing or future, in any jurisdiction.

2.15. To the extent permitted by law, IBLX offers no warranty, express or implied, regarding the future success of Greedyfi Tokens.

2.16. The IBLFX Platform may, in its sole discretion, refuse any registration request and/or suspend/cancel an existing Registration, especially in the event of: (a) disobedience or violation of any provision contained in this Term; (b) impossibility of verification, incompatibility or inconsistency in the user's identity data or finding of falsehood in any of the information provided; (c) the User's practice of fraudulent, malicious acts or the adoption of any behavior that, at IBLFX's discretion, is incompatible with the purposes of the Site; (d) other situations that are at The Discretion of IBLFX.

2.17. The User is also aware that if his Registration is suspended or cancelled, for any of the reasons provided for in this Terms of Use, all orders for the Purchase or Sale of Tokens, not yet executed, will be automatically cancelled, without any liability being imputed to IBLFX, which will always act for the security of all Users, including the suspended or cancelled User.

### **3. Overview of the Sale of Greedyfi Tokens**

3.1. Greedyfi Tokens were issued on the Solana Blockchain due to fee efficiency and operability.

3.2. Greedyfi tokens will be generated on demand, which means that a token can only be generated with a purchase on the IBLFX Platform. All tokens are held only by users. Greedyfi Tokens have an unlimited offer.

3.3. Greedyfi Tokens will be burned in redemption, and the amount returned to Tether, the same currency used to acquire the token, means that tokens will be destroyed when redeemed on the IBLFX Platform, thus avoiding dilution.

3.4. IBLFX will impose fees on redemptions if it deems it necessary to cover trading costs and avoid devaluation of the token. The rate schedule will always be published on the IBLFX Platform.

3.5. When liquidating the position, the user will receive the equivalent value at time of the request of the settlement.

3.6. Greedyfi tokens are public tokens and therefore can be used freely by your users and third parties. People and institutions, such as exchanges, trading platforms and portfolios, can make transactions using Greedyfi Tokens.

3.7. IBLFX and Greedyfi are not responsible for any matters arising from third-party transactions, as these occur outside their control. IBLFX and Greedyfi do not operate with commercial representatives, physical stores, or any means other than the Site.

#### **4. Release**

4.1. The release is scheduled for the first quarter of 2022, where Greedyfi Tokens will be released for sale to all users.

4.2. The value of Greedyfi Tokens on the date of their official releases may be tracked in real time according to the value of the assets of the underlying portfolio on this website.

4.3. Users will be able to track portfolio returns on the Greedyfi Platform from the official Token Rollout.

#### **5. Greedyfi Token Administration Fee**

5.1. Upon the official release of Greedyfi Tokens, an administration fee of 2.5% (two points five percent) per year will apply and will be charged on top of all assets under management.

5.2. The administration fee will be charged once a year, but if the holder decides to sell tokens before this time a fee will be charged according to the holding period of these tokens. This administration fee will be divided by 365 (three hundred and sixty-five) days and will be charged in the rounded percentage of 0.00685% (zero point zero, zero, six hundred and eighty-five percent) per day.

5.3. The administration fee will be charged in cryptocurrency. The accounting of the amount of Cryptocurrency will always be updated when the fee is charged.

5.4. The administration fee will be used to cover fund development, legal, security, maintenance, and marketing expenses.

5.5. These fees exclude trading expenses during the recomposition and rebalancing of the fund, which are taken from its holdings.

5.6. Greedyfi may change the value of the administration fee at any time, warning users on the site itself.

## **6. Taxation of Greedyfi Tokens**

6.1. Each User is responsible for all tax, tax and legal obligations arising from his/her operations on the IBLFX Platform. In no event shall the company be liable for any taxes or obligations of ownership of the User.

## **7. Privacy**

7.1. Users may be contacted by e-mail by the Company. These emails will only be informative. The Company does not request any information from users in an email. See our Privacy Policy available on the website for additional information.

7.2. No employee, agent, representative or contact (email, call, correspondence) is authorized to speak on behalf of IBLFX or Greedyfi to obtain information from Users. See our Privacy Policy available on the website for additional information.

## **8. Security**

8.1. The User declares to be aware that he/she must take the necessary measures to carry out the operations as safely as possible.

8.2. The User must use reliable and secure server e-mail, with strong, reliable password and his exclusive knowledge, avoiding using the same password for other operations performed on the Internet.

8.3. In addition, any third party who obtains access to such private keys, including gaining access to platform login credentials, may be able to misappropriate their Greedyfi Tokens. Any errors or defects caused by or otherwise related to the digital wallet or vault you choose to receive and store Greedyfi Tokens and, including your own failure to properly maintain or use that digital wallet or vault, may also result in the loss of your tokens.

8.4. Preferably, it is recommended that users have an exclusive email for the use of the IBLFX Platform and maintain custody of tokens on the Platform itself.

8.5. IBLFX, in turn, uses the most modern security measures in order to ensure the protection of your data and users.

8.6. Each user is responsible for storing their password/PIN. In case of loss of the same, to perform the recovery it will be necessary for the user to indicate the e-mail registered in the system, as well as forward documentation requested by the company, in due time.

8.7. IBLFX may suspend in whole or in part the services without notice to users registered at the time of theft of assets by hackers and other methods, as well as in cases of force-greater force. If the company, for its convenience, decides to suspend the provision of this service, it will notify registered users in advance.

8.8. Hackers or other malicious groups or organizations may attempt to interfere with the IBLFX Platform in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing. In addition, because the platform is based on open source software, there is a risk that a third party or a member of the Company's team may intentionally or not introduce weaknesses in the platform's main infrastructure, which could adversely affect the Platform as well as Greedyfi Tokens, including its utilities.

8.9. IBLFX assumes no responsibility for damages caused to registered users based on the Terms specified herein.

## **9. Force Major**

9.1. Refers as *Force Major* to events that occur beyond capabilities that may affect transaction executions, including but not limited to: (a) Earthquakes, hurricanes, floods, landslides, volcanic eruptions and other natural disasters; (b) war, demonstrations, turmoil, terrorism, sabotage, embargo, and a general strike; (c) the government's economic policy directly affecting; (d) Over the years IBLFX has been performing its obligations in accordance with the laws and regulations that apply with respect to the occurrence of *Force Major*, so the company will not indemnify or hold itself liable

in any way to any user or any other party for any risk, liability and any claim that may arise in connection with the delay and may not be implemented due to Force *obligations It's bigger*.

## **10. Exemption from Guarantees**

10.1. You agree and acknowledge that IBLFX or any Greedyfi team member is not responsible for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including, without limitation, loss of revenue), income or profits, and loss of use or data, arising out of or in connection with any acceptance or reliance of both White Paper, terms and conditions or any part of it by you.

## **11. Limitations Disclaimer**

11.1. Greedyfi and IBLFX do not make or intend to make, and hereby waive, any representation, warranty, or commitment in any way to any entity or person, including any representation, warranty or commitment to the truth, accuracy and completeness of any information contained in the White Paper and these Terms and Conditions.

## **12. Severity**

12.1. You and the Company agree that if any part of these Terms is found to be illegal or unenforceable, in whole or in part, such provision shall, in respect of such jurisdiction, be ineffective only to the extent of such determination of invalidity or unenforceability without affecting their validity or enforceability in any other form or jurisdiction and without affecting the remaining provisions of the Terms, that will continue to be in full force and effect.

## **13. Problems and restrictions on access to the site**

13.1. The services provided by Greedyfi and IBLFX will be available exclusively through the Internet, and the User must use the necessary and appropriate equipment, such as computers, tablets and smartphones with properly licensed programs and applications (including antivirus).

13.2. Access to the Site is subject to falls, interruptions, delays, and problems inherent to the use of the Internet, including when it is maintained (temporary unavailability, which will be informed in advance on the Site).

13.3. Greedyfi and IBLFX shall not be liable for any such interruptions, nor for any user access problems, such as limitation of equipment or the navigation program. In the same way, companies will not be responsible for any viruses that may attack users' equipment.

#### **14. Risk**

14.1. Cryptocurrency trading is a high-risk activity where prices can change significantly over time. Regarding price fluctuations, the equity value can be increased or decreased significantly at any time. All virtual currencies or not have the potential to drastically change their value or even become meaningless/worthless. There is a high risk of loss as a result of buying, selling or trading in any market. Greedyfi and IBLFX are not responsible for changes in the exchange rate variation of cryptocurrencies.

14.2. *Cryptocurrency trading* also has an additional risk that is not experienced by digital currency or other commodities in the market. Unlike most currencies that are guaranteed by the government or other legal institutions, or by gold and silver, *virtual currency is a "virtual" currency solely guaranteed by technology and trust.* There is no central bank that can control, protect the value of *cryptocurrency* in crisis, or print the currency.

14.3. To the maximum extent permitted by applicable laws, regulations, and rules, Greedyfi and IBLFX are not liable for any indirect, special, incidental, consequential or other losses of any kind, in civil liability, contract or otherwise (including, but not limited to, loss of revenue, profits, and loss of use or data), arising out of or in connection with any acceptance or reliance of these Terms and Conditions.

14.4. As with other decentralized cryptographic tokens, Greedyfi Tokens are susceptible to miner attacks during blockchain transaction validation, including, but not limited to, double-spend attacks, major mining power attacks, and selfish mining attacks. Any successful attack poses a risk to the IBLFX Platform and Greedyfi Tokens, including, but not limited to, accurate execution and registration of transactions involving Greedyfi Tokens.

14.5. The regulatory status of Greedyfi Tokens of distributed accounting technology is unclear or unstable in many jurisdictions. It is difficult to predict how or if regulatory agencies can apply existing regulations with respect to this technology and its applications, including the IBLFX Platform and Greedyfi Tokens. Similarly, it is difficult to predict how or if legislatures or regulatory agencies can implement changes in law and regulation that affect distributed accounting technology and its

applications, including the Greedyfi Platform and Tokens. Regulatory actions may adversely impact the Greedyfi Platform and Tokens in a variety of ways, including, for illustration purposes only, by determining that the purchase, sale, and delivery of Greedyfi Tokens constitutes illegal activity, or even that Greedyfi Tokens may be a regulated instrument requiring registration or licensing of these instruments or some or all parties involved in the purchase, sale, and delivery thereof. The Company may cease operations in a jurisdiction in the event of regulatory actions, or changes in law or regulation, make it illegal to operate in such jurisdiction, or commercially undesirable to obtain the regulatory approval(s) required(s) to operate in such jurisdiction.

14.6. If secondary token trading is facilitated by third-party exchanges, such exchanges may be relatively new and subject to little or no regulatory oversight, making them more susceptible to fraud or manipulation. In addition, to the extent that third parties assign an external exchange value to Greedyfi Tokens (for example, as denominated in a digital or fiduciary currency), that value can be extremely volatile.

14.7. Unlike bank accounts or accounts at some other financial institutions, Greedyfi Tokens do not have insurance unless you specifically obtain private insurance to secure it. Thus, in the event of loss or loss of utility value, there is no public insurer or private insurance organized by Greedyfi or IBLFX to offer its appeal.

14.8. Cryptographic tokens, such as Greedyfi Tokens, are a new and untested technology. In addition to the risks included in these Terms, there are other risks associated with your purchase, possession and use of the token, including unpredictable risks. Such risks may further materialize as unforeseen variations or combinations of the risks discussed in these Terms.

## **15. Cooperation with legal authorities**

15.1. The Company cooperates with all requests, subpoenas, or requests of the law, provided that they are fully supported and documented by law in the relevant jurisdictions.

## **16. Indemnity**

16.1. To the fullest extent permitted by applicable law, you will indemnify, defend and further hold Greedyfi and IBLFX against all claims, demands, actions, damages, losses, costs and expenses (including attorneys' fees) arising out of or relating to: (a) your purchase and use of Greedyfi Tokens; (b) your responsibilities or obligations under these Terms; (c) your violation of these Terms; or (d) your violation of any rights of any other person or entity.

16.2. The Company reserves the right to exercise exclusive control over the defense, at its expense, of any claim subject to indemnification under this Section 16. This indemnity is in addition and not in place of any other indemnifications set forth in a written agreement between you and the Company.

## **17. Language**

17.1. Currently, only the English versions of any Greedyfi and IBLFX communication are considered official. The English version will prevail in case of differences in translation.

## **18. Applicable Legislation**

18.1. The Terms, the arbitration clause contained therein and all non-contractual obligations arising in any way arising out of or relating to these Terms are governed by, construed and enforceable in accordance with the Laws of the British Virgin Islands (BVI).

## **19. Arbitration**

19.1. Any dispute or difference arising out of or relating to these Terms, or the legal relationships set forth by these Terms, including any matter relating to their existence, validity or termination ("Dispute"), shall be submitted and finally resolved by the International Arbitration Centre of the British Virgin Islands ("BVIAC").

## **20. From technical support to user**

20.1. Technical support to the User will be carried out through the e-mail [support@iblfx.finance](mailto:support@iblfx.finance).

## **21. Final provisions**

21.1. In the event of non-compliance by the User with any provision of this "Terms and Conditions of Use", IBLFX may declare it resolved in relation to the User, regardless of any question, notice or other formality, immediately interrupting the User's access to the Site and its operations, without prejudice to any other rights granted to IBLFX, whether by law or by this "Terms and Conditions of Use".

**21.2. You represent and acknowledge that the services provided by the Greedyfi Platform have been sufficiently described in the "White Paper" and this "Terms and Conditions of Use", as well as that IBLFX has duly complied with its duty of information.**

22.3. This "Terms and Conditions of Use" does not imply the assignment or transfer to the User of any rights relating to the Site, or to any part of its content or features. IBLFX reserves the right to require, at any time, any and all necessary User documentation in order to safeguard the operations performed by the Site, so the User hereby agrees to provide any and all documents requested by IBLFX.

22.4. IBLFX is not responsible for the lack of declaration of operations to the competent authorities, especially as to the information that must be provided by the User in its Income Statement. In the same way, IBLFX is not responsible for any collection of taxes, fees and/or contributions that may be in the operations, as well as for possible assessments/penalties that the User may suffer from the competent authorities.

22.5. The User is aware that it is his sole and exclusive responsibility to the Declaration of his assets, profits and/or losses, as well as the reflections arising from them.

22.6. The User declares himself responsible, civilly and criminally, for all information and documents involving operations on the Platform, further declaring that the money used for purchases of Greedyfi Tokens, has legal and declared origin, and the use of the Platform for the practice of crimes such as money laundering and currency evasion is strictly prohibited, the User may respond civilly and criminally not only to the authorities, but also to IBLFX for any damages and/or losses caused, including the Company's image.

22.7. You acknowledge that Greedyfi Tokens should not be interpreted, treated or classified as: any type of cryptocurrency currency; debentures, shares or shares issued by any person or entity; rights, options or derivatives relating to such debentures, shares or shares; rights under a contract for differences or under any other contract whose intended purpose or purpose is to ensure a profit or avoid a loss; units in a collective investment scheme; units in a business trust; derivatives of units in a business trust; any other securities or title.

Last Updated Date: February 1<sup>st</sup>, 2022.

