

# Salvorias - Terms & Conditions

Updated: 10/15/2025

## 1. Introduction

Welcome to Salvorias, a decentralized blockchain ecosystem designed to enhance financial literacy, rewards-based education, and community empowerment.

The Salvorias ecosystem includes the Salvorias Blockchain, SAVDR Digital Reward, SAV Token, and Salvorias Wallet (collectively, the “Services”).

By accessing or using any component of the ecosystem, you accept these Terms & Conditions (“Terms”) and agree to abide by all applicable laws. If you do not agree, discontinue use immediately.

Salvorias Services LLC may amend these Terms at any time by posting an updated version material updates will be communicated via the official website or app notice. Continued use of the Services signifies acceptance of those changes.

## 2. Definitions

- Salvorias – The decentralized blockchain platform and all associated applications, wallets, and websites operated by Salvorias Services LLC.
- SAVDR Digital Reward – A non-financial community reward token used within the Salvorias ecosystem.
- SAV Token – A blockchain-based utility token converted from SAVDR, designed for commerce with affiliates and third-party dApps.
- Digital Wallet – A non-custodial software application that stores and transfers tokens.
- Smart Contracts – Immutable blockchain programs that execute Salvorias governance and reward functions.
- User – Any individual or business engaging with the Salvorias blockchain or wallet.
- Nodes – Lite, Savings Oracle and Validator Nodes maintaining network operations.
- Governance Participants – Individuals or entities who actively contribute to the operation and governance of the Salvorias blockchain. This includes Savings Oracle Nodes, Validator Nodes, and other authorized participants who maintain network functionality or participate in charter-ratified decision processes.

Governance Participants operate independently and voluntarily, assuming all technical and financial risks associated with node operation. Participation does not create any employment, partnership, or fiduciary relationship with Salvorias Services LLC or the Salvorias Foundation. Each participant remains responsible for its own node configuration, uptime, and compliance with applicable laws and network standards.

### **3. Eligibility & Responsibilities**

Users must be 18 years or older and legally permitted to participate in blockchain networks.

Users are solely responsible for safeguarding wallet credentials, private keys, and devices. Salvorias cannot recover lost access information.

Users are prohibited from:

- Violating AML/CFT, sanctions, or anti-fraud laws.
- Operating scams or unauthorized token trading.
- Manipulating, exploiting, or reverse-engineering smart contracts.

All activity is undertaken at the user's risk. Use of the Services is prohibited in any jurisdiction where participation in decentralized blockchain networks is restricted by law. Salvorias does not provide financial, legal, or investment advice.

### **4. Blockchain Operation & Governance**

The Salvorias blockchain is community-governed through decentralized protocols. Core updates and decisions are executed via smart contract consensus. Governance operations are managed under the Salvorias Foundation, a Wyoming-registered foundation governed by a board of directors pursuant to its approved charter.

The Foundation is responsible for stewarding the Salvorias blockchain's long-term mission, software integrity, and community alignment. Major amendments to the Foundation Charter, network protocols, or reward structures are subject to ratification by node software license holders, ensuring that governance remains accountable to the participating community while preserving the Foundation's fiduciary and regulatory obligations under Wyoming law.

Salvorias Services LLC does not own or control user assets or blockchain records.

Certain protocol updates or policy proposals may be voted on by community nodes via on-chain governance.

Transactions are permanent and publicly viewable. Users accept inherent risks of blockchain latency, immutability, and smart contract bugs.

All intellectual property associated with the Salvorias ecosystem – including but not limited to software code, smart contracts, trademarks, logos, visual designs, documentation, and media content – is the exclusive property of Salvorias Services LLC or its licensors.

No license, right, or ownership interest is granted to users except the limited right to access and use the Services as permitted under these Terms. Any use, reproduction, or distribution of Salvorias intellectual property outside authorized purposes is strictly prohibited.

## **5. SAVDR & SAV Token**

SAVDR Digital Reward is strictly a utility-based community recognition token, not an investment or speculative instrument.

SAV Token may circulate externally under community governance but is not redeemable for fiat by Salvorias. Secondary market actions are independent of Salvorias oversight.

Neither digital reward and token constitutes a debt, equity, or derivative instrument.

This classification aligns with applicable U.S. and EU utility token guidance under the CLARITY and GENIUS Acts (2025).

## **6. Wallet Use & Security**

The Salvorias Wallet is non-custodial. Salvorias holds no access or recovery mechanism to keys or seed phrases.

Users assume full risk for all transfers. Blockchain transactions are irreversible.

## **7. Prohibited Conduct**

Use of Salvorias for the following is strictly forbidden:

- Money laundering, terrorist financing, or sanction evasion.
- Market manipulation or exploitation.

- Fraud, phishing, or malicious code injection.
- Spam, chain attacks, or denial-of-service

Violators are subject to suspension, permanent denial of service, and relevant legal action.

## **8. Smart Contracts & Risks**

All smart contracts are autonomous. Interacting with them constitutes consent to automated execution at your own risk. Users acknowledge that interaction with smart contracts may create permanent and irreversible outcomes on the blockchain.

Network performance, congestion, or vulnerabilities may impact functionality. Salvorias shall not be liable for losses or malfunctions arising from third-party integrations, smart contract dependencies, or network conditions outside its control. These Terms are available in accessible digital format upon request.

## **9. Termination**

Salvorias reserves the right to suspend accounts, revoke node licenses, or restrict access if a violation or compliance investigation arises.

Users may voluntarily exit the network at any time, but blockchain data remains immutable. Salvorias reserves the right to cooperate with law enforcement or regulators in the event of violations.

## **10. Refund, Taxes & Cancellation Policy**

### 10.1 Non-Refundable Nature of Services

All Salvorias blockchain products, node licenses, and digital rewards are provisioned electronically and are non-refundable once activated, minted, or assigned.

Due to the immutable and consumptive nature of blockchain transactions, no refunds or reversals can be issued after provisioning.

This includes but is not limited to:

- Node license activations
- Digital reward distributions (SAVDR or SAV)
- Smart contract deployments or wallet services

Once these services are deployed, they are deemed used and non-returnable.

## 10.2 Fraud and Duplicate Transactions

Refunds may be considered only under the following limited circumstances:

- Confirmed Fraudulent Transactions: Verified unauthorized or fraudulent activity reported within 7 days.
- Duplicate Payments: If a user is charged multiple times for the same transaction, a refund for the duplicate charge may be issued.

All refund requests are subject to case-by-case review by Salvorias Compliance and must be submitted in writing to [support@salvorias.com](mailto:support@salvorias.com) within 7 calendar days of the transaction. Decisions of the Compliance Team are final.

## 10.3 No Cancellations

Once a transaction, node activation, or token conversion has been confirmed on the blockchain, it cannot be cancelled or reversed.

Salvorias cannot modify, reverse, or delete blockchain data or smart contract executions.

## 10.4 Taxes

Users are solely responsible for any and all applicable taxes, duties, or fees arising from the use of the Salvorias blockchain or related services.

Salvorias Services LLC delivers its software and digital products electronically and does not provide physical goods. Salvorias does not collect or remit sales, use, or VAT taxes unless required by law in the User's jurisdiction. If required by law to withhold taxes on payments, users must furnish appropriate documentation (such as an official tax receipt) verifying compliance with withholding requirements.

Salvorias bears no responsibility for user tax obligations, including but not limited to sales, use, income, or value-added taxes applicable in any jurisdiction.

Users are encouraged to consult a qualified tax professional to ensure compliance with relevant tax laws.

All disputes will first be resolved via community arbitration within the Salvorias governance structure before proceeding under Wyoming law.

# 11. Financial & Legal Advice Disclaimers & Liability Limits

Salvorias disclaims all implied warranties. The Services are provided “as is” and “as available.”

Users assume full risk for token loss, network downtime, or third-party wallet breaches.

Salvorias shall not be liable for any direct, indirect, incidental, or consequential damages arising from the use of its blockchain, wallet, or related services.

Salvorias does not provide financial, investment, tax, or legal advice.

All information provided through the Salvorias blockchain, wallet, website, or communications is for general educational and informational purposes only.

Nothing in the Services constitutes an offer or solicitation to buy, sell, or hold any digital asset, nor should any content be interpreted as a recommendation, investment strategy, or financial forecast.

Users are solely responsible for evaluating their individual circumstances and should consult qualified financial or legal professionals before engaging in any digital-asset or blockchain activity.

## **12. Privacy & Data**

Salvorias operates primarily on a public blockchain; all on-chain transactions are permanent and transparent. Off-chain data collected through websites, forms, or communications is managed per the Salvorias Privacy Policy available at [https://salvorias.com/privacy\\_policy](https://salvorias.com/privacy_policy). By using the Services, you consent to such processing consistent with that policy and users acknowledge that blockchain records are immutable and not subject to alteration or deletion requests.

## **13. Severability**

If any provision of these Terms is held to be unenforceable, the remaining provisions will continue in full force and effect. Failure by Salvorias to enforce any right shall not constitute a waiver of that right.

## **13. Compliance Acknowledgment**

By participating, users agree to comply with:

- The Bank Secrecy Act (BSA), FinCEN, and OFAC regulations.
- The CFTC commodity token classification standards.
- The Wyoming Digital Asset Law for DAOs and blockchain LLCs.

## **14. Governing Law & Jurisdiction**

These Terms are governed by the laws of Wyoming, USA. All disputes follow the dispute resolution process above.

## **15. Contact Information**

Salvorias Services LLC

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