SLAMCOIN TERMS & CONDITIONS

Last update: 13th of September 2021

By browsing, accessing or using the SlamCoin website https://slamcoin.io/, by creating account in SlamCoin, you hereby agree with the present Terms and Conditions (the "**Terms**"). The Terms shall be a binding legal agreement between SlamCoin Holdings LLC, incorporated under the laws of British Virgin Islands with registration number 2074423 LLC 2021, having its registered address at: Mill Mall, Suite 6, Wickhams Cay 1, P.O.Box 3085,Road Town, Tortola, British Virgin Islands. (the "**Company**") and you, a natural person, user of PointPay website and/ or mobile application (the "**User**" or "**You**"), collectively referred to as the "Parties".

The Company reserves the right to amend the Terms at any time. If you disagree with any amendment, you must immediately discontinue your access to the SlamCoin website and/or mobile application and stop use all the services offered by the Company. If you continue to use the website and/or mobile application, the amended Terms shall have legal force for you and your actions shall constitute acceptance of the amended Terms.

PLEASE READ THE TERMS CAREFULLY BEFORE CREATING YOUR ACCOUNT. IF YOU DO NOT AGREE WITH ALL OR ANY OF THESE TERMS, PLEASE LEAVE THE WEBSITE IMMEDIATELY.

1. DEFINITIONS

"Account" means an account open by the User in SlamCoin through the official website https://slamcoin.io/ or mobile application. The User can log into the account on different devices by inserting correct account credentials. The account can only be accessed by the User with corresponding login and password.

"**Applicable law**" means, with respect to the User and (or) the Company, any international, domestic national or local law, rule, statute, subordinate legislation, regulation, by-law, order, ordinance, protocol, code, guideline, treaty, policy, notice, direction or judicial, arbitral, administrative, ministerial or departmental judgment, award, decree, treaty, directive, or other requirement or guideline published or inforce at any time which applies to and binding upon the User and (or) the Company. "Application" means the mobile application SlamChat.

"Fiat currency" means a currency issued by a country's government or central bank.

"Intellectual property" means all patents, patent applications, industrials designs, trademarks and trademark applications, software, all copyrightable objects, including but not limited to programs, texts and content, translations, images, videos, graphics, music, owned by the Company or duly licensed to the Company so the Company has legal right to use them.

"**Company**" means SlamCoin Holdings LLC, incorporated under the laws of British Virgin Islands, with registration number 2074423 LLC 2021, having its registered address at: Mill Mall, Suite 6, Wickhams Cay 1, P.O.Box 3085,Road Town, Tortola, British Virgin Islands.

"**Cryptocurrency**" means Bitcoin, Ethereum, Litecoin and other cryptocurrencies depending on the settings of the user account. The Company can modify, expand and amend the list of available cryptocurrencies at any time.

"Force Majeure Event" means any event beyond the party's reasonable control, including, but not limited to, flood, extraordinary weather conditions, earthquake, or other act of God, fire, war, insurrection, riot, labor dispute, accident, action of government, communications, power failure, failure in bank performance, or equipment or software malfunction including network splits or "forks" or unexpected changes in a computer network upon which the Services rely.

"License" means a non-exclusive, non-transferable, revocable, limited license granted by the Company to the User to use the SlamCoin through Website for the purpose of holding, saving or trading cryptocurrencies.

"Services" means all and any of the services that the Company provides to the User by means of SlamCoin.

"**Terms**" means these terms and conditions, a binding legal agreement between the Company and the User setting rights and obligations of the Company and the Userwith regard to the Services, and SlamCoin.

"Website" means the Company's official website https://slamcoin.io/.

"User" or "You" means a natural person accessing or using SlamCoin who meets criteria of eligibility defined in the Terms.

2. GENERAL PROVISIONS. SLAMCOIN WALLET

These Terms establish contractual relationship and set rights and obligations for the Company and the User.

The Company provides access into SlamCoin through Website, License to use the software inside SlamCoin, provides the Services for the User.

The User creates an account in SlamCoin for free, without any registration fee. Some of the Services inside SlamCoin require fees from the User (for example, trading fees); such fees are described in these Terms and/ or on the Website.

3. ELIGIBILITY AND GUARANTEES

When you create an account in SlamCoin you expressly warrant and represent that:

You are at least 18 years of age or over and have full capacity to accept the Terms and perform any activities available in SlamCoin Wallet;

You will use your account for personal use only, you will not create, or attempt to create an account in SlamCoin under any name except your own and you will not use your account to carry out transactions on behalf of a third party;

You have not previously been suspended or removed from using SlamCoin;

You will not use the Services or part of the Services if any Applicable laws in your country prohibit you from doing so in accordance with these Terms.

You hereby guarantee that the information in your profile is true, accurate, currentand complete. If the Company suspects that you provided untrue, inaccurate, not current, or incomplete information, the Company has the right to suspend or terminateyour account and refuse any and all current or future use of SlamCoin.

4. ASSUMPTION OF RISK

Before using the Services, you should ensure that you understand the risks involved in buying, selling, holding or trading cryptocurrencies. You hereby agree to assume the risks set out in the Terms as well as other risks not set out herein whichare inherent to cryptocurrency market.

You acknowledge and agree that the Company shall not be responsible for or otherwise liable for any direct or indirect loss or damage of any kind arising directlyor indirectly from the occurrence in full or in part of any and all of the following risk events:

Trading risk. There is an inherent risk that losses will occur as a result of buying, selling or trading anything on a market.

Price fluctuation risk. Cryptocurrency prices can and do fluctuate greatly on any given day and due to such price fluctuations, the User's cryptographic assets may be subject to large swings in value and may even become worthless.

Cyber-attack risk. There may be third party or other attacks targeting computers/networks, spreading malware, running botnets, (D)DOS attacks, defacing websites, violations of network security, etc. which can material alter, intercept or otherwise interfere with SlamCoin and it can result in loss of your assets.

Tax risk. There can be different taxes related to cryptocurrencies injurisdiction(s) of your citizenship and/or residence. The Company is not responsible for any of your tax issues.

You should carefully assess whether your financial situation and risk tolerance is suitable for buying, selling or trading cryptocurrency. You accept and agree that you are solely responsible for any decision to buy, sell, trade or otherwise hold or dealwith cryptocurrency. You shall not rely on the Company's advice and the Company's recommendations in media, on forum or anywhere else. Such recommendations are provided only for informational purpose.

You understand that the Company's business processes can fail, and the products can stop work at any moment because of technical issues, situation on financial and cryptocurrency markets or because of any other reason.

5. SLAMCOIN CRYPTO WALLET

The SlamCoin Crypto wallet allows the User to hold cryptocurrencies. The Company uses offchain storage.

Due to security reasons the User must store outside the wallet a backup of all wallet credentials, including password, passphrases, identifiers, backup phrases, etc. The Company is not responsible for maintaining this data on your behalf.

The Company determines list of cryptocurrencies integrated in the Crypto wallet. The Company may delete some cryptocurrencies from the wallet and add new cryptocurrencies to the wallet by the Company's sole discretion.

The Company constantly works on the SlamCoin Crypto wallet updates and implements new services.

6. INTELLECTUAL PROPERTY

The SlamCoin Website is the Company's intellectual property and all source code, databases, functionality, software, website designs, audio, video, text, photographs, and graphics in SlamCoin, as well as all the trademarks, service marks, and logos contained in SlamCoin are owned or controlled by the Company or licensed to the Company, and are protected by copyright and trademark laws and various other intellectual property rights and unfair competition laws.

The Website is provided "AS IS" for the User's personal use only. No part of the Website and no intellectual property inside it may be copied, reproduced, aggregated, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted, distributed, sold, licensed, or otherwise exploited for any commercial purpose whatsoever, without the Company's prior written permission.

The Company grants to the User a non-exclusive, non-transferable, revocable, limited license to access and use the SlamCoin in accordance with the Terms. The User agrees that the Company is not liable for any losses, which mayincur as a result of using this limited license.

Acceptable use. When accessing or using SlamCoin, you agree that

you will not:

Use Intellectual property in any manner that could interfere with, disrupt, negatively affect or inhibit other users from fully enjoying the Services, or that could damage, disable, overburden or impair the functioning of the Services in any manner;

Use the Services to pay for, support or otherwise engage in any illegal gambling activities; fraud; money-laundering; or terrorist activities; or other illegal activities;

Use any robot, spider, crawler, scraper or other automated means or interface not provided by us to access our Services or to extract data;

Encourage or induce any third party to engage in any of the activities prohibited by the Terms or by the law in British Virgin Islands or in the jurisdiction of your citizenship and/or residency.

The Company reserves the right, at its sole discretion, to change, modify, add, remove or terminate this license at any time for any reason.

All the content in the User's profile, including but not limited to the User's photos, images, textual descriptions shall be the User's intellectual property. The Company is not responsible for the User's intellectual property. The User hereby confirms that the content in the User's profile does not cause any third parties' IP rights infringement and is compliant with legislation of Saint Vincent and the Grenadines and the User's country of citizenship.

7. \$SLM TOKEN

SLM token is a blockchain-based on BEP20 standard digital utility token designed to give benefits and discounts to the Users in SlamCoin.

Although the SLM tokens may be tradable, SLM tokens are not to be construed, interpreted, classified or treated as any kind of currency other than cryptocurrency; debentures, stocks or shares issued by any person or entity; rights, options or derivatives in respect of such debentures, stocks or shares; rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss; units in a collective investment scheme; units in a business trust; derivatives of units in a business trust; or any other security or class of securities.

The User can buy SLM token on the ICO page of the Website. Price of 1 SLM token is 0,07 USD at the moment. The Purchaser can buy minimum 5 BNB worth of tokens and a maximum of 100 BNB worth of tokens.

The Purchaser pays for SLM tokens in cryptocurrency. The Company does not accept payments in fiat currencies for SLM tokens.

The Company reserves the right to increase the SLM token price in the future. The Company cannot decrease the SLM token price.

The User acknowledges that SLM token is not traded yet at the moment.

The Company can reject the User from buying SLM tokens if the Company assumes any risks connected with selling SLM tokens to the User. If the Company rejects the User, the funds transferred by the User to the Company in cryptocurrencies will be sent back to the User's wallet.

Since the User has bought SLM tokens, the User cannot return SLM tokens back to the Company. The User cannot request to return SLM tokens to the Company and cannot ask the Company to return the cryptocurrency paid by the User to the Company back to the User's account. The User will be able to sell SLM tokens only after SLM token is listed on any crypto exchanges.

If your country legally prohibits you from participation in ICO and from holding utility tokens, please, do not buy SLM tokens. If you became aware of such prohibition only after you received SLM tokens, you must notify the Company immediately and request to remove all the SLM tokens from your account. SLM tokens are not intended to be marketed, offered for sale, purchased, sold, or traded in any jurisdiction where they are prohibited by applicable laws.

8. LIMITATION OF LIABILITIES

The Services provided on an "as is" and "as available" basis. The Company expressly disclaims all warranties of any kind.

In no case shall the Company, the Company's director(s), shareholder(s), employees or agents be liable for any damages and losses of the User, including but not limited to incidental, indirect, special or consequential damages, loss of use, lossof profit or loss of data, arising out of or in any way connected with the use of or inability to use the Services or SlamCoin or any materials provided by the Company to the User.

The User shall indemnify and hold harmless the Company from and against any and all direct and consequential loss, damage, liability, cost, or expense that the Company may incur by reason of or in connection with the User's activities in or withSlamCoin.

To the maximum extent permitted by Applicable law, in no event shall the aggregate liability of the Company (including the Company's directors, members, employees and agents), whether in contract, warranty, tort (including negligence, whether active, passive or imputed), product liability, strict liability or liability of any other kind, arising out of or relating to the use of or inability to use SlamCoin, exceed the fees paid by you to the Company during the 12 (twelve) months immediately preceding the date of claim giving rise to such liability.

9. THE USER'S DEVICE

You acknowledge and agree that, in connection with your use of the Services through Website, you shall be responsible for the following, at your own cost: Obtaining all necessary hardware, software and communication services necessary for your use of the Website in accordance with the Terms;

Installing antivirus or other mobile security software on your device to protect against any security or other vulnerabilities which may arise in connection with your use of the Website in accordance with the Terms.

Without prejudice to the foregoing, the Company assumes that any and all instructions received from your device on the Website have been made by the rightful owner. You are solely responsible and liable for keeping your device safe and maintaining adequate security and control of your username, password and shall be likewise solely responsible for any access to and use of your account on the Website through your device, notwithstanding that such access may have been effected without your knowledge, authority or control.

10. TERM AND TERMINATION, MODIFICATION

The Terms shall remain in full force and effect while the User uses SlamCoin.

The Company reserves the right to, in its sole discretion and without notice or liability, deny access to and use of SlamCoin and the Services (including blocking certain IP addresses) to any person for any reason or for no reason. In this case the Company should transfer all the User's funds that are in the User's account to the date when the User account is deleted to the User's another crypto wallet outside of SlamCoin.

If the Company terminates or suspends the User's account the User is prohibited from registering and creating a new account under the User's real name, a fake name, or the name of any third party. In addition to terminating or suspending the User's account, the Company reserves the right to take appropriate legal action, including without limitation pursuing civil, criminal, and injunctive redress.

The User can also delete his or her account at the personal account page. After confirmation of the user account deletion the User loses the right to claim a payment of any unpaid confirmed remuneration in SlamCoin recorded on the User account.

The Company may at any time without prior notice permanently or temporarily terminate the operation of the Website. In such case all the funds will be saved in the User's account.

The Company reserves the right to modify the Terms at any time at the Company's sole discretion. The Company will notify the User about amendments by automatic notification on the Website, but will not ask any actions to confirm that the User agrees. If the User does not agree with the new amended version, the User must immediately discontinue his or her access to SlamCoin and stop use all the Services. If the User continues to use the Services, the amended Terms have legal force for the User and his or her actions will constitute acceptance of the amended Terms.

11. APPLICABLE LAW AND DISPUTES RESOLUTION

The Terms and all and any disputes, controversies and differences arising out of or relating to the Terms, including any questions regarding its existence, validity or termination shall be construed, interpreted, applied, andgoverned in all respects in accordance with the laws of British Virgin Islands, without giving effect to principles of conflict of laws.

Any dispute, claim, controversy or action arising out of or related to the Terms or the existence, breach, termination, enforcement, interpretation or validity thereof, or your access to or use of the Services at any time, shall besubject to the exclusive jurisdiction of the courts of British Virgin Islands.

You agree that you may bring claims against the Company only on an individual basis and not as a plaintiff or class member in any purported class or representative action or proceeding.

To the extent permitted by the Applicable law, the Parties hereby irrevocably and unconditionally waive all rights to a trial by jury in any legal action or proceeding of any kind whatsoever arising out of or relating to theseTerms and the Services.

12. MISCELLANEOUS

Force Majeure. If by reason in whole or in part of any Force Majeure Event, either you or the Company is delayed or prevented from complying with the Terms, then such delay or non-compliance shall not be deemed to be a breach of the Terms and no loss or damage shall be claimed by you or the Company by reason thereof.

Taxes. It is your responsibility to determine what, if any, taxes apply due to your use of the Services, and it is your responsibility to report and remit the correct tax to the appropriate tax authority.

Severability, Reformation. In the event that any provision of the Terms is unenforceable under applicable law, the validity or enforceability of the remaining provisions will not be affected. To the extent any provision of the Terms is judicially determined to be unenforceable, a court of competent jurisdiction may reform any such provision to make it enforceable. The provisions of the Terms will, where possible, be interpreted so as to sustain its legality and enforceability.

Assignment. The Terms shall be binding on your successors, heirs, personal representatives, and assigns. You may not assign or transfer any of your rights or obligations under the Terms without the Company's prior written consent, which may be withheld in the Company's sole discretion. The Company may assign rights or delegate duties under the Terms in its sole discretion.

Relationship of the Parties. Nothing in the Terms is intended to, nor shall create any partnership, joint venture, agency, consultancy or trusteeship.

Entire agreement. The Terms constitutes the entire agreement among the Parties with respect to the subject matter described herein and shall supersede all prioragreements and understandings, written or oral, among the Parties.

Contact Information. For any purpose other than technical support requests, you may contact the Company by registered post or courier:

SlamCoin Holdings LLC

Mill Mall, Suite 6, Wickhams Cay 1, P.O.Box 3085, Road Town, Tortola, British Virgin Islands.

or by e-mail: support@slamcoin.io