



## **AURUM FUTURE ALLIANCE**

### **TERMS OF USE & WEBSITE DISCLAIMER**

**Effective Date:** 21/09/26

**Last Updated:** 23/09/26

Welcome to the official website of **Aurum Future Alliance** ("AFA", "AFA COIN", "we", "us", or "our").

These Terms of Use ("**Terms**") govern your access to and use of the AFA website, including all information, content, documents, applications, services, features and materials made available through the website (collectively, the "**Website**").

By accessing, browsing or using the Website, you acknowledge that you have read, understood and agreed to these Terms.

If you do not agree with these Terms, please do not use the Website.

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### **1. ABOUT AFA**

Aurum Future Alliance is developing a connected commerce ecosystem incorporating physical businesses, digital commerce, payment technology, blockchain technology, artificial intelligence, digital assets and related services.

The AFA ecosystem may include:

- AFA Coffee
- AFA Mart
- AFA Coin
- AFA Wallet
- AFA Pay
- AFA POS
- AFA AI
- AFA Mall

- AFA Gold
- and other products or services that may be introduced in the future.

Some of these products and services are currently operational, while others are under development or planned for future release.

**Nothing on this Website should be interpreted as a representation that a future product, service or feature will definitely be launched, available in a particular jurisdiction, or delivered according to any particular timetable.**

## **2. ACCEPTANCE OF THESE TERMS**

By using the Website, you represent that:

1. You have the legal capacity to enter into these Terms;
2. You are not using the Website for lawful purposes;
3. You will comply with all applicable laws and regulations;
4. You will not use the Website for fraudulent, unlawful or prohibited activities; and
5. Any information you provide to AFA is accurate and not misleading.

If you access the Website on behalf of a company, organisation or other legal entity, you represent that you have authority to bind that entity to these Terms.

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## **3. IMPORTANT DIGITAL ASSET DISCLAIMER**

**AFA Coin is intended to function as a utility token within the AFA ecosystem.**

AFA Coin is not presented as:

- a guaranteed investment;
- a guaranteed source of profit;
- a guaranteed store of value;
- a deposit;
- a savings account;
- legal tender;
- a share or ownership interest in AFA, unless expressly stated in separate legally binding documentation;
- a debt obligation of AFA;
- a promise of future appreciation; or
- a guarantee of any particular market price.

Digital assets can be highly volatile and may lose some or all of their value.

**You should not acquire AFA Coin based solely on an expectation that its market value will increase.**

Nothing contained on this Website constitutes investment, financial, legal, accounting or tax advice.

You should obtain independent professional advice before participating in any digital-asset transaction.

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#### **4. NO GUARANTEE OF RETURNS**

AFA does not guarantee:

- any return on AFA Coin;
- any increase in the price of AFA Coin;
- any minimum token value;
- any future exchange listing;
- any particular level of liquidity;
- any particular trading volume;
- any specific market capitalisation;
- any particular return from an AFA rewards programme; or
- any financial outcome from participation in the AFA ecosystem.

Any statements concerning potential ecosystem growth, adoption, expansion or future utility are forward-looking statements and are subject to substantial uncertainty.

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#### **5. NO INVESTMENT RECOMMENDATION**

Information published on this Website is provided for general informational purposes.

Nothing on the Website constitutes:

- investment advice;
- an offer of personalised investment advice;
- financial advice;
- a recommendation to purchase or sell AFA Coin;
- a recommendation concerning any digital asset;
- a solicitation to invest in AFA; or
- a representation that AFA Coin is suitable for you.

You are solely responsible for determining whether participation in AFA or acquisition of AFA Coin is appropriate for your circumstances.

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## 6. TOKEN SALE

Any proposed sale, distribution or offering of AFA Coin will be subject to separate terms and conditions ("**Token Sale Terms**").

The Token Sale Terms may contain requirements relating to:

- eligibility;
- minimum or maximum participation;
- KYC/AML verification;
- geographic restrictions;
- investor classification;
- vesting;
- token allocation;
- payment methods;
- refunds;
- distribution;
- transfer restrictions;
- applicable fees;
- taxation; and
- other requirements.

**If there is any conflict between these Terms and the applicable Token Sale Terms, the Token Sale Terms will prevail with respect to the relevant token offering.**

No person should participate in an AFA Coin offering unless they have read and accepted the applicable Token Sale Terms.

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## 7. REGULATORY COMPLIANCE

AFA intends to conduct its digital-asset activities in accordance with applicable laws and regulations in the jurisdictions in which it operates.

Digital-asset activities may be regulated differently from one jurisdiction to another.

In Malaysia, digital-asset activities fall within a regulatory framework administered by the Securities Commission Malaysia, including rules concerning digital-token offerings and regulated fundraising arrangements.

Accordingly, **the availability of AFA Coin, token offerings, trading activities and certain AFA services may be restricted or unavailable in particular jurisdictions.**

AFA reserves the right to:

- restrict access;
- reject applications;
- refuse participation;
- impose geographic restrictions;
- require additional verification; or
- suspend or terminate access

where AFA considers this necessary to comply with applicable law or regulatory requirements.

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## **8. RESTRICTED JURISDICTIONS**

AFA Coin and related services may not be available to residents, citizens, persons located in or persons otherwise subject to the laws of certain jurisdictions.

AFA may establish a list of restricted jurisdictions from time to time.

You are responsible for determining whether your participation is lawful in the jurisdiction applicable to you.

**You must not access or participate in any AFA Coin offering if doing so would violate the laws or regulations applicable to you.**

AFA may use geographic screening, KYC, AML and other compliance procedures to determine eligibility.

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## **9. KNOW-YOUR-CUSTOMER AND ANTI-MONEY-LAUNDERING**

Where applicable, participation in AFA products, services or token offerings may require completion of:

- Know-Your-Customer ("KYC") procedures;
- Anti-Money Laundering ("AML") checks;
- sanctions screening;
- source-of-funds checks;
- source-of-wealth checks; and
- other compliance procedures.

AFA may refuse or delay access to a product or service where required information is incomplete or where participation would create legal, regulatory or compliance concerns.

AFA may be required to disclose information to competent authorities where legally required.

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## 10. INFORMATION ON THE WEBSITE

We endeavour to ensure that information published on the Website is accurate and up to date.

However, information may change without notice.

This includes:

- project plans;
- development timelines;
- token allocations;
- token utility;
- partnerships;
- product features;
- roadmap milestones;
- pricing;
- reward programmes;
- technical specifications; and
- business strategies.

Accordingly, **information on the Website should not be treated as a guarantee that a particular feature, product, partnership or milestone will occur.**

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## 11. FORWARD-LOOKING STATEMENTS

The Website may contain statements concerning AFA's future plans, objectives, expectations and anticipated developments.

Examples include statements regarding:

- future products;
- expansion;
- merchant adoption;
- technology development;
- token utility;
- AI development;
- marketplace development;
- business growth;
- partnerships;
- geographic expansion; and

- future ecosystem capabilities.

These statements are inherently subject to risks and uncertainties.

Actual results may differ materially from expectations.

AFA undertakes no obligation to update forward-looking statements except where required by applicable law.

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## 12. AFA ROADMAP

Any roadmap published by AFA represents the current development intentions of the project.

A roadmap is **not a contractual guarantee** that every milestone will be completed at the stated time.

Development may be affected by:

- regulatory requirements;
- technical challenges;
- funding;
- market conditions;
- third-party dependencies;
- security considerations;
- commercial viability; and
- other circumstances beyond AFA's reasonable control.

AFA may modify, delay, replace or discontinue roadmap items where reasonably necessary.

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## 13. AFA COIN UTILITY

AFA Coin is intended to provide utility within the AFA ecosystem.

Potential uses may include:

- eligible payments;
- rewards;
- memberships;
- discounts;
- ecosystem access;
- merchant incentives;
- AFA Mall activities;
- AFA AI services;

- community participation; and
- other applications introduced by AFA.

Not every proposed utility is necessarily available today.

**A future use case should not be interpreted as an existing right.**

Specific utility may depend on product availability, technical implementation and applicable regulatory requirements.

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## 14. AFA GOLD

AFA Gold is a separate component of the AFA ecosystem.

AFA Coin should **not** be interpreted as being backed by gold unless expressly stated in legally binding documentation applicable to a particular product.

A partnership involving a gold-related business does not by itself mean that AFA Coin represents:

- ownership of gold;
- a claim against gold;
- a fixed amount of gold;
- a redemption right against gold; or
- a guaranteed gold value.

Any future gold-related digital asset or product will be subject to its own terms, structure and regulatory requirements.

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## 15. THIRD-PARTY SERVICES

The Website may contain links to or integrations with third-party websites, platforms, wallets, exchanges, payment providers, blockchain explorers or other services.

AFA does not necessarily control or endorse third-party services.

Your use of third-party services is subject to their respective terms and policies.

AFA is not responsible for:

- third-party content;
- third-party security;
- third-party availability;
- third-party transactions;
- third-party fees;
- third-party privacy practices; or

- losses arising from your use of third-party services.

You should conduct your own due diligence before using any third-party platform.

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## **16. CRYPTOCURRENCY AND BLOCKCHAIN RISKS**

Blockchain and digital-asset technologies involve risks including, but not limited to:

- smart-contract vulnerabilities;
- cyberattacks;
- private-key loss;
- wallet compromise;
- phishing;
- fraud;
- blockchain network failures;
- congestion;
- transaction errors;
- irreversible transactions;
- regulatory changes;
- market volatility;
- liquidity limitations;
- technological obsolescence; and
- loss of access to digital assets.

### **Blockchain transactions may be irreversible.**

You are solely responsible for verifying wallet addresses and transaction details before submitting a transaction.

AFA will never be responsible for a transaction sent to an incorrect or fraudulent address unless otherwise required by applicable law.

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## **17. SECURITY**

AFA may implement reasonable technical and organisational measures designed to protect its systems.

However, no internet-based system, blockchain network, wallet or digital platform can be guaranteed to be completely secure.

You are responsible for maintaining the security of:

- your accounts;
- passwords;
- authentication credentials;
- private keys;
- recovery phrases;
- wallets; and
- devices.

**AFA will never request your private key or recovery phrase.**

You should never disclose these credentials to anyone claiming to represent AFA.

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## **18. INTELLECTUAL PROPERTY**

Unless otherwise stated, all content appearing on the Website is owned by or licensed to AFA.

This may include:

- logos;
- trademarks;
- designs;
- graphics;
- photographs;
- videos;
- text;
- software;
- documents;
- presentations;
- whitepapers;
- branding; and
- other materials.

You may access and use the Website for lawful personal or business purposes.

You may not reproduce, modify, distribute, sell, publish or commercially exploit AFA intellectual property without prior written permission, except where expressly permitted by law.

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## **19. USER CONDUCT**

You agree not to:

1. Use the Website for unlawful purposes;
2. Attempt to gain unauthorised access to AFA systems;
3. Introduce malware, viruses or malicious code;
4. Interfere with the operation of the Website;
5. Attempt to manipulate any token, reward or referral system;
6. Create fraudulent accounts;
7. Use automated systems to abuse AFA services;
8. Impersonate AFA or its representatives;
9. Submit false or misleading information;
10. Engage in fraud, money laundering or sanctions evasion;
11. Use AFA services for prohibited activities; or
12. Circumvent geographic or eligibility restrictions.

AFA may suspend or terminate access where it reasonably believes these Terms have been violated.

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## 20. DISCLAIMER OF WARRANTIES

To the maximum extent permitted by applicable law, the Website and its content are provided on an "**as is**" and "**as available**" basis.

AFA does not warrant that:

- the Website will always be available;
- information will always be complete or error-free;
- the Website will be uninterrupted;
- the Website will be free from viruses or vulnerabilities;
- future products will launch;
- roadmap milestones will occur on schedule; or
- any particular outcome will result from use of the Website or AFA ecosystem.

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## 21. LIMITATION OF LIABILITY

To the maximum extent permitted by applicable law, AFA and its directors, officers, employees, affiliates, contractors and service providers shall not be liable for indirect, incidental, special, consequential or punitive losses arising from or relating to:

- use of the Website;
- inability to access the Website;
- digital-asset transactions;
- token price movements;
- loss of digital assets;
- wallet compromise;
- private-key loss;
- third-party platforms;
- blockchain failures;
- regulatory changes;
- cybersecurity incidents; or
- reliance on information contained on the Website.

Nothing in these Terms excludes or limits liability that cannot lawfully be excluded or limited under applicable law.

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## **22. INDEMNIFICATION**

To the maximum extent permitted by applicable law, you agree to indemnify and hold harmless AFA, its affiliates, directors, officers, employees and representatives from claims, losses, liabilities, damages and expenses arising from:

- your breach of these Terms;
  - your unlawful use of the Website;
  - your violation of applicable law;
  - your misuse of AFA Coin or related services;
  - your infringement of third-party rights; or
  - your fraudulent or negligent conduct.
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## **23. TAX RESPONSIBILITY**

You are solely responsible for determining and complying with any tax obligations arising from your use of AFA Coin or participation in the AFA ecosystem.

AFA does not provide tax advice.

Digital-asset taxation may vary significantly between jurisdictions.

You should consult an appropriately qualified tax professional.

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## 24. PRIVACY AND PERSONAL DATA

AFA may collect and process personal information in connection with the operation of the Website and its services.

Personal-data processing will be governed by AFA's separate **Privacy Notice**.

Where Malaysian data-protection law applies, AFA will maintain its data-processing practices in accordance with applicable requirements.

Malaysia's Personal Data Protection Department states that a privacy notice should explain the purposes for which personal data is collected, used, disclosed and further processed, and provide an accessible means for individuals to exercise their choices.

**Please read our Privacy Notice before submitting personal information to us.**

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## 25. COOKIES

The Website may use cookies and similar technologies to:

- operate the Website;
- improve functionality;
- understand Website usage;
- maintain security;
- remember preferences; and
- improve user experience.

Additional information regarding cookies and personal-data processing may be provided in our Privacy Notice or Cookie Policy.

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## 26. ELECTRONIC COMMUNICATIONS

By communicating electronically with AFA, you acknowledge that electronic communications may be used to communicate with you regarding:

- account activity;
- product updates;
- regulatory requirements;
- token offerings;
- transactions;
- security matters;
- ecosystem updates; and

- other relevant matters.

You should ensure that the email address and contact information provided to AFA remain accurate.

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## 27. CHANGES TO THESE TERMS

AFA may amend these Terms from time to time.

Updated Terms will be published on the Website together with an updated effective date.

Your continued use of the Website following publication of revised Terms constitutes acceptance of the revised Terms, to the extent permitted by applicable law.

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## 28. SUSPENSION OR TERMINATION

AFA may suspend, restrict or terminate access to the Website or particular services where reasonably necessary, including where:

- required by law;
- required by a regulator;
- security concerns arise;
- fraudulent activity is suspected;
- these Terms are violated;
- sanctions or AML concerns arise; or
- a service is discontinued.

Termination of access does not affect provisions which by their nature are intended to survive termination.

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## 29. GOVERNING LAW

These Terms shall be governed by and interpreted in accordance with the laws of **Malaysia**, unless otherwise required by applicable law or expressly provided in separate terms applicable to a particular product or service.

The courts of **Malaysia** shall have jurisdiction over disputes arising from these Terms, subject to any mandatory applicable laws or alternative dispute-resolution provisions contained in separate agreements.

**[LEGAL COUNSEL TO CONFIRM WHETHER MALAYSIA LAW / MALAYSIAN COURTS IS THE APPROPRIATE FINAL CLAUSE.]**

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## 30. SEVERABILITY

If any provision of these Terms is determined to be invalid, unlawful or unenforceable, that provision shall be interpreted or modified to the minimum extent necessary to make it enforceable.

The remaining provisions shall continue in full force and effect.

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### **31. ENTIRE AGREEMENT**

These Terms, together with any applicable:

- Token Sale Terms;
- Privacy Notice;
- Risk Disclosure;
- Whitepaper;
- Pioneer Program Terms;
- AFA Wallet Terms;
- AFA Pay Terms;
- AFA Mall Terms;
- and other product-specific agreements

constitute the applicable terms governing your relationship with AFA in respect of the relevant services.

Where specific terms conflict with these general Website Terms, the specific terms shall prevail for that particular service or transaction.

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### **32. NO WAIVER**

AFA's failure to enforce any provision of these Terms shall not constitute a waiver of its right to enforce that provision in the future.

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### **33. CONTACT**

If you have questions concerning these Terms, please contact:

**Aurum Future Alliance**

[Legal Entity Name]

[Company Registration Number]

[Registered Address]

[Email Address]

[Website]

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## IMPORTANT NOTICE

### PLEASE READ BEFORE PARTICIPATING IN ANY AFA COIN OFFERING

**AFA Coin involves digital-asset and technology-related risks.**

You may lose some or all of the value associated with digital assets.

AFA does not guarantee:

**profit • appreciation • liquidity • exchange listing • future value • adoption • returns**

Participation is subject to eligibility, applicable laws, KYC/AML requirements and the final terms of the relevant offering.

**Do your own research and obtain independent professional advice where appropriate.**

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**I would make one important change to the AFA website**

I would **not put everything under one generic "Disclaimer" page.**

For an investor-facing AFA website, I recommend the following legal-document architecture:

| <b>Website document</b>      | <b>Purpose</b>                               |
|------------------------------|----------------------------------------------|
| <b>Terms of Use</b>          | Governs use of website                       |
| <b>Privacy Notice</b>        | Personal-data collection and processing      |
| <b>Risk Disclosure</b>       | Digital-asset and AFA-specific risks         |
| <b>Token Sale Terms</b>      | Actual purchase/participation conditions     |
| <b>Whitepaper</b>            | Business, technology, tokenomics and roadmap |
| <b>Pioneer Program Terms</b> | Pioneer Score, eligibility and rewards       |
| <b>AFA Coin Terms</b>        | Token utility and ecosystem rules            |
| <b>Cookie Policy</b>         | Cookies and tracking                         |
| <b>AML/KYC Policy</b>        | Compliance framework, where appropriate      |

This separation is important. In particular, **don't try to use the Terms of Use as a substitute for the Token Sale Terms or regulatory disclosures.**

