

Terms of Service

Last Updated: January 8, 2026

These terms and conditions (the "Terms") govern your use of the MoneyOS self-custodial wallet platform and infrastructure, including any related tools, APIs, SDKs, and services (collectively, the "Platform") made available by Skydrop Labs LLC ("Skydrop Labs" or the "Company").

BY USING THE PLATFORM, YOU REPRESENT THAT (1) YOU HAVE READ, UNDERSTAND, AND AGREE TO BE BOUND BY THE TERMS, (2) YOU ARE OF LEGAL AGE TO FORM A BINDING CONTRACT WITH COMPANY, (3) YOU HAVE THE AUTHORITY TO ENTER INTO THE TERMS OF USE PERSONALLY OR ON BEHALF OF THE ENTITY (WHETHER OR NOT SUCH ENTITY IS REGISTERED OR INCORPORATED UNDER THE LAWS OF ANY JURISDICTION) YOU HAVE NAMED AS THE USER, AND TO BIND THAT ENTITY TO THE TERMS OF USE; AND (4) YOU UNDERSTAND AND AGREE THAT YOU ARE SOLELY RESPONSIBLE FOR ENSURING THAT YOUR USE OF THE PLATFORM COMPLIES WITH THE LAWS OF YOUR JURISDICTION. THE TERM "YOU" REFERS TO THE INDIVIDUAL OR ENTITY, AS APPLICABLE, IDENTIFIED AS THE USER WHEN YOU REGISTERED ON THE WEBSITE. IF YOU DO NOT AGREE TO BE BOUND BY THE TERMS OF USE, YOU MAY NOT ACCESS OR USE THE PLATFORM.

The Platform does not function as, and MoneyOS is not, an exchange, trust company, money transmitter, payment processor, licensed broker, dealer, broker-dealer, investment advisor, investment manager, or adviser. Neither the Company nor the Platform gives, offers, or renders investment, tax, or legal advice.

THE PLATFORM IS SOFTWARE AND INFRASTRUCTURE PROVIDED BY SKYDROP LABS THAT ENABLES SELF-CUSTODIAL WALLET CREATION, MANAGEMENT, AND INTEGRATION, AND OTHERWISE FACILITATES TRANSACTIONS THAT MAY BE EXECUTED ON THIRD-PARTY BLOCKCHAINS AND OTHER THIRD-PARTY SERVICES INVOLVING OTHER USERS OF THE PLATFORM AS WELL AS THIRD PARTIES. BY USING THE PLATFORM, YOU AGREE AND UNDERSTAND THAT THE PRODUCT IS NOT SUPERVISED, LICENSED, OR ENDORSED BY ANY FINANCIAL SERVICES AUTHORITY AND IS NOT AFFILIATED WITH ANY REGULATED ENTITY.

The Platform was not developed for, and is not offered to persons or entities who reside in, are citizens of, are located in, are incorporated in, or have a registered office or principal place of business in any country where it is unlawful for you to avail yourself of same, or any country subject to any sanctions or restrictions pursuant to any applicable law, including the Crimea Region, Cuba, Iran, North Korea, Syria, Russia, or any other country to which any jurisdiction embargoes goods or imposes sanctions, or any jurisdictions in which the transacting of

cryptocurrencies is prohibited or restricted in any form or manner (collectively, the "Restricted Jurisdictions" and each a "Restricted Jurisdiction") or any person who resides in, is owned, controlled, or located in or organized under the laws of any restricted jurisdiction or affiliated with any such person, any person listed on any sanctions list maintained by any jurisdiction, or a resident of or located in any country or jurisdiction that restricts access to or prohibits use of digital assets or crypto currencies (collectively, "Restricted Persons" and each a "Restricted Person"). If you are a restricted person or located in a restricted jurisdiction or acting on behalf of a restricted person or a person or entity in a restricted jurisdiction, then do not use or attempt to use the Platform or make use of any technology or mechanism, such as a virtual private network, to circumvent or attempt to circumvent the restrictions set forth herein.

By using the Platform, you represent that: (a) you are not a Restricted Person and (b) you will not coordinate, conduct or control (including in substance or effect, making decisions with respect to) your use of the Platform from within any Restricted Jurisdiction or for the benefit of a Restricted Person.

You agree that you are not permitted to modify, disassemble, decompile, adapt, alter, translate, reverse engineer or create derivative works of the Platform to make it available to any restricted persons or in any restricted jurisdiction.

We reserve the right, in our discretion, to block or restrict access to the Platform for any reason or no reason, including for a suspected violation of these Terms or if we reasonably believe your activities fall into a high-risk category as determined in our sole discretion. Further, you acknowledge and agree that we do not guarantee the removal of all potentially high-risk users or digital wallets from using the Platform, nor do we commit to ongoing monitoring for such purposes. Additionally, given the permissionless nature of blockchain technology, we may not have the ability to prevent or restrict access by certain users or addresses.

1. The MoneyOS Platform

MoneyOS is a self-custodial wallet platform and infrastructure that enables you and your applications to: (a) generate, manage and control the private and public cryptographic keys (the "Keys") necessary for conducting transactions on blockchain networks; (b) store, send and receive supported digital assets; (c) integrate wallet functionality into third-party applications via APIs and SDKs; (d) interact with decentralized applications ("dApps") and smart contracts; and (e) view and manage transaction history on various blockchain networks.

You acknowledge that when using the Platform, your account is personal to you, and agree not to provide any other person or entity with access to the Platform or portions thereof without proper authorization. You acknowledge that it is your responsibility to protect your digital wallet and any passkeys, passphrases, or Keys, where relevant. If you lose control over your Keys, you may lose

your digital assets. We are not responsible for securing your wallet or for the assets held in any wallet created through the Platform if someone steals your Keys or obtains access to them. It is your responsibility to establish a means for securing your Keys. We do not at any time have custody of or control over your passkeys, Keys or digital assets and we cannot assist you in recovering your Keys or digital assets if they are lost or stolen or if the backup or security measures that you have established are compromised.

Please note that all transactions conducted through the Platform are final and irreversible. Due to the immutable nature of blockchain technology, once a transaction is submitted and recorded on the applicable blockchain, it cannot be canceled, reversed or refunded. You understand and agree that you are not entitled to any credit, refund or reversal for any completed transaction.

ANY LOSSES YOU SUFFER RELATING TO YOUR DIGITAL ASSET TRANSACTIONS AND PASSKEYS OR KEYS AND WALLETS CREATED OR MANAGED THROUGH THE PLATFORM ARE YOUR SOLE RESPONSIBILITY, AND YOU HEREBY INDEMNIFY AND HOLD THE INDEMNIFIED PARTIES HARMLESS FROM AND AGAINST ANY LOSSES THAT YOU OR ANYONE ELSE SUFFERS IN CONNECTION WITH YOUR DIGITAL ASSET TRANSACTIONS, INCLUDING FAILURE OR MALFUNCTION IN THE UNWRAPPING OR REDEMPTION OF DIGITAL ASSETS RESULTING FROM ERRORS, INTERRUPTIONS OR DEFECTS IN THE UNDERLYING TECHNOLOGY OR PROTOCOL.

2. Your Responsibilities

Ownership and Control

You retain full ownership and control over all digital assets held in wallets created through the Platform. Your use of the Platform does not transfer any ownership rights or title to your digital assets to Skydrop Labs or its affiliates. Subject to service outages, scheduled downtime, or other applicable terms, you may withdraw your digital assets from your wallet at any time.

Key and Passkey Security

Wallets created through the Platform are secured by passkeys and cryptographic keys stored on your device or in your control. You are solely responsible for maintaining the security of your passkeys, private keys, and any backup recovery methods. MoneyOS does not have access to your private keys or passkeys and cannot recover them if lost.

Backup Responsibility

You are strongly encouraged to create a backup of your wallet credentials. Without a proper backup, loss of your device, passkeys, or private keys will result in permanent loss of access to

your digital assets.

Developer and Integration Use

If you use the Platform's APIs, SDKs, or infrastructure to build or integrate wallet functionality into your own applications, you are solely responsible for ensuring that your implementation complies with applicable laws, properly communicates self-custodial risks to your end users, and does not introduce security vulnerabilities. You agree not to use the Platform infrastructure to facilitate illegal activity or to circumvent the restrictions set forth in these Terms.

3. Third-Party Services

The Platform may integrate with or provide access to third-party services, including but not limited to decentralized exchanges, swap services, bridge protocols, and other blockchain applications. Your use of any third-party service is subject to that service's own terms and conditions. Skydrop Labs is not responsible for the operation, availability, or security of any third-party service.

4. Risks and Disclaimers

YOU REPRESENT AND WARRANT THAT YOU HAVE A WORKING KNOWLEDGE OF THE USAGE AND INTRICACIES OF DIGITAL ASSETS SUCH AS SOL (SOLANA), ETH (ETHEREUM), BTC (BITCOIN) AND OTHER DIGITAL TOKENS. IN PARTICULAR, YOU UNDERSTAND THAT WE DO NOT OPERATE ANY BLOCKCHAIN PROTOCOL, COMMUNICATE OR EXECUTE PROTOCOL UPGRADES, OR APPROVE OR PROCESS BLOCKCHAIN TRANSACTIONS ON YOUR BEHALF.

YOU FURTHER UNDERSTAND THAT BLOCKCHAIN TECHNOLOGIES PRESENT THEIR OWN RISKS OF USE, THAT BLOCKCHAIN-BASED TRANSACTIONS ARE IRREVERSIBLE, THAT YOUR PRIVATE KEYS, PASSKEYS, AND RECOVERY METHODS MUST BE KEPT SECRET AT ALL TIMES, THAT WE WILL NOT STORE A BACKUP OF, NOR WILL BE ABLE TO DISCOVER OR RECOVER, YOUR PRIVATE KEYS, PASSKEYS, OR RECOVERY PHRASE, AND THAT YOU ARE SOLELY RESPONSIBLE FOR ANY APPROVALS OR PERMISSIONS YOU PROVIDE BY CRYPTOGRAPHICALLY SIGNING BLOCKCHAIN MESSAGES OR TRANSACTIONS.

YOU FURTHER UNDERSTAND AND ACCEPT THAT DIGITAL ASSETS PRESENT MARKET VOLATILITY RISK, TECHNICAL SOFTWARE RISKS, REGULATORY RISKS, AND CYBERSECURITY RISKS. YOU UNDERSTAND THAT THE COST AND SPEED OF A BLOCKCHAIN-BASED SYSTEM IS VARIABLE, THAT COST MAY INCREASE DRAMATICALLY AT ANY TIME, AND THAT COST AND SPEED IS NOT WITHIN OUR CONTROL.

YOU FURTHER ACKNOWLEDGE THAT THE PLATFORM PROVIDES INFRASTRUCTURE AND TOOLING FOR SELF-CUSTODIAL WALLET CREATION AND MANAGEMENT. THE PLATFORM DOES NOT CUSTODY, HOLD, OR CONTROL YOUR DIGITAL ASSETS AT ANY TIME. SECURITY OF YOUR ASSETS DEPENDS ENTIRELY ON YOUR OWN KEY MANAGEMENT PRACTICES.

5. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, IN NO EVENT WILL WE BE LIABLE TO YOU FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING LOSS OF PROFITS OR REVENUES, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, RESULTING FROM OR RELATED TO YOUR USE OF OR INABILITY TO USE THE PLATFORM, INCLUDING, BUT NOT LIMITED TO: (I) UNAUTHORIZED ACCESS TO WALLETS CREATED THROUGH THE PLATFORM; (II) ANY ERRORS OR OMISSIONS IN THE PLATFORM SOFTWARE OR INFRASTRUCTURE; (III) YOUR USE OF ANY THIRD-PARTY SERVICES; OR (IV) ANY INTEGRATION OR APPLICATION BUILT USING THE PLATFORM'S APIS OR SDKS. YOU AGREE THAT OUR TOTAL AGGREGATE LIABILITY RELATED TO THE PLATFORM AND YOUR USE THEREOF SHALL NOT EXCEED ONE HUNDRED US DOLLARS (\$100.00).

6. Indemnification

You agree to indemnify and hold us harmless from and against any and all claims, liabilities, damages, losses and expenses, including reasonable legal fees, arising out of or in any way connected with your use of the Platform, any applications you build using the Platform's infrastructure, or your violation of these Terms or applicable law.

7. Governing Law and Dispute Resolution

All matters relating to these Terms or the Platform, and any dispute or claim arising therefrom or related thereto shall be governed by and construed in accordance with applicable laws. All disputes shall be resolved through binding arbitration in accordance with applicable arbitration rules.

THE PARTIES HEREBY WAIVE ANY CONSTITUTIONAL AND STATUTORY RIGHTS TO SUE IN COURT AND HAVE A TRIAL IN FRONT OF A JUDGE OR A JURY. The parties are instead electing that all claims and disputes will be resolved by arbitration.

THE PARTIES AGREE TO ARBITRATE SOLELY ON AN INDIVIDUAL BASIS, AND THAT THESE TERMS DO NOT PERMIT CLASS ARBITRATION OR ANY CLAIMS BROUGHT AS A PLAINTIFF OR

8. Feedback

Any suggestions, comments, ideas, improvements, or other information or materials you provide to the Company concerning the Platform (collectively, "Feedback") are voluntarily submitted. You acknowledge that any Feedback you provide will not be considered confidential information. By submitting Feedback, you grant us a perpetual, irrevocable, worldwide, non-exclusive, royalty-free, sublicensable, and transferable license to use, reproduce, modify, create derivative works of, distribute, and otherwise exploit such Feedback for any purpose, without restriction or compensation to you.

9. Privacy Policy

Please refer to our Privacy Policy for information on how we may collect, use or disclose information from you in connection with the Platform.

10. General Provisions

- **Entire Agreement.** These Terms constitute the entire agreement between you and us regarding the Platform.
- **Amendment.** We may modify these Terms at any time. Your continued use of the Platform after any changes constitutes your acceptance of the new Terms.
- **Termination.** We may suspend or terminate your access to the Platform at our discretion, with or without notice, at any time in our sole discretion.
- **Assignment.** You may not assign these Terms without our prior written consent. We may assign our rights and obligations under these Terms without restriction.
- **Waiver.** No waiver by us of any term or condition set out in these Terms shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition.
- **Severability.** If any provision of these Terms is held by a court or other tribunal of competent jurisdiction to be invalid, illegal, or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Terms will continue in full force and effect.

If you have any questions about these Terms, please contact us at support@skydroplabs.com

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