

Terms of Service

Vaulto LP Platform

Effective Date: February 5, 2026

Last Updated: February 5, 2026

1. Introduction and Acceptance of Terms

1.1 Overview

Welcome to Vaulto ("Vaulto," "we," "us," or "our"), a digital asset liquidity provision platform operated by Vaulto Inc., a Delaware corporation with principal offices in Los Angeles, California. These Terms of Service ("Terms") constitute a legally binding agreement between you ("you," "your," or "User") and Vaulto governing your access to and use of our platform, website, services, and applications (collectively, the "Platform").

1.2 Acceptance

By accessing, browsing, or using the Vaulto Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms, our Privacy Policy, and all applicable laws and regulations. If you do not agree to these Terms, you must immediately discontinue use of the Platform.

1.3 Eligibility

You represent and warrant that:

- You are at least 18 years of age or the age of majority in your jurisdiction
- You have full legal capacity to enter into this binding agreement
- You are not located in, organized in, or a resident of any jurisdiction where the services offered would be illegal or prohibited
- You are not included on any trade or economic sanctions lists, including UN, EU, US OFAC, or other applicable sanctions lists
- Your use of the Platform complies with all applicable laws, regulations, and rules in your jurisdiction

2. Services Description

2.1 Platform Services

Vaulto provides institutional-grade digital asset management services, including but not limited to:

Custodial Wallet Services: We provide custodial wallet generation, management, and secure storage of private keys on behalf of users who successfully complete onboarding and verification procedures.

Liquidity Provision Services: Users may allocate digital assets to serve as liquidity providers in decentralized finance (DeFi) protocols, specifically for tokenized securities

through partners including Ondo Finance.

Hedging Services: We facilitate hedging strategies including options trading through third-party providers such as Alpaca Markets to mitigate impermanent loss risk associated with liquidity provision.

Third-Party On-Ramp Services: We integrate third-party fiat-to-crypto on-ramp services, specifically Ramp Network's widget and SDK, to enable users to fund their custodial wallets. Vaulto does not hold a Money Transmitter License (MTL) and does not directly facilitate fiat-to-crypto conversions. All fiat-to-crypto transactions are processed by licensed third-party providers subject to their own terms and conditions.

Portfolio Analytics: Users receive real-time metrics including deployed capital, liquidity position performance, impermanent loss tracking, fee generation, hedging effectiveness, and net annual percentage returns (APR).

2.2 Service Limitations

You acknowledge and agree that:

- Vaulto does not provide investment, financial, tax, or legal advice
- Performance metrics are informational only and do not constitute guarantees
- Past performance does not indicate future results
- Digital asset markets are highly volatile and carry substantial risk of loss
- Vaulto cannot guarantee continuous, uninterrupted, or secure access to the Platform
- Third-party service providers may experience downtime, technical issues, or service changes

3. User Accounts and Authentication

3.1 Account Creation

To access Platform services, you must create an account by authenticating with Google OAuth. Upon initial authentication:

- A unique custodial Ethereum wallet will be automatically generated and assigned to your account
- The private key will be encrypted and securely stored on Vaulto's servers
- You will receive a wallet address for receiving digital assets

3.2 Account Security

You are solely responsible for:

- Maintaining the confidentiality of your Google account credentials
- All activities that occur under your account
- Immediately notifying Vaulto of any unauthorized access or security breaches
- Ensuring your contact information remains current and accurate

Vaulto will never request your Google password and you should never share it with any third party.

3.3 Account Termination

Vaulto reserves the right to suspend or terminate your account at any time, with or without notice, for:

- Violation of these Terms or our policies
- Fraudulent, illegal, or suspicious activity
- Requests from law enforcement or regulatory authorities
- Extended periods of inactivity
- Business, legal, or regulatory reasons

Upon termination, you may request withdrawal of your digital assets subject to applicable withdrawal procedures and any outstanding obligations.

4. Know Your Business (KYB) and Know Your Customer (KYC) Requirements

4.1 Compliance Obligations

Vaulto is committed to compliance with Anti-Money Laundering (AML), Counter-Terrorist Financing (CTF), and Know Your Customer (KYC) regulations. All users must complete comprehensive onboarding verification before accessing Platform services.

4.2 Required Information and Documentation

You agree to provide accurate, complete, and current information including:

For Individual Users:

- Full legal name and date of birth
- Residential address and proof of address (utility bill, bank statement, or government document dated within 90 days)
- Government-issued photo identification (passport, driver's license, or national ID card)
- Tax identification number (TIN) or equivalent
- Source of funds and wealth information
- Expected transaction volume and frequency

For Entity Users:

- Legal entity name and any "doing business as" (DBA) names
- Jurisdiction and date of incorporation or formation
- Principal place of business and registered office address
- Entity tax identification number or equivalent
- Nature and industry of business operations
- Memorandum and Articles of Association or equivalent organizational documents
- Certificate of Incorporation, Formation, or Registration
- Entity proof of address dated within 90 days
- Information regarding all Ultimate Beneficial Owners (UBOs) with 10% or greater ownership
- Information regarding all control persons and authorized signatories
- Professional Investor Declaration or accreditation documentation (if applicable)

- Entity Tax Self-Certification Forms (if applicable)
- Sanctions screening and Politically Exposed Persons (PEP) declarations

4.3 Third-Party Verification

Vaulto partners with regulated financial service providers, including Ondo Finance, that maintain independent compliance and verification procedures. You acknowledge and agree that:

- Successful completion of Vaulto's KYB/KYC process does not guarantee approval by third-party partners
- Additional information or documentation may be requested by Ondo Finance or other partners
- Approval timelines may range from 4-8 weeks depending on submission volume and entity complexity
- Vaulto cannot expedite or influence third-party compliance reviews
- You authorize Vaulto to share your KYB/KYC information with necessary service providers

4.4 Ongoing Compliance

You agree to:

- Promptly update your information if any material changes occur
- Respond to requests for additional information within 72 hours
- Participate in periodic compliance reviews as required
- Notify Vaulto immediately of any changes to UBOs, control persons, or entity structure

Failure to maintain current and accurate information or respond to compliance requests may result in account suspension or termination.

4.5 Sanctions and Restricted Jurisdictions

Vaulto does not provide services to individuals or entities in jurisdictions subject to comprehensive sanctions programs or where services would be prohibited, including but not limited to:

- Cuba, Iran, North Korea, Syria, Crimea region of Ukraine, Donetsk and Luhansk regions of Ukraine
- Any jurisdiction designated by OFAC, UN Security Council, EU, or other applicable sanctions authorities
- Any individual or entity appearing on sanctions lists including OFAC SDN List, UN Consolidated List, EU Consolidated List, or equivalent

You represent and warrant that you are not located in, organized in, or acting on behalf of any sanctioned person or entity.

5. Wallet Custody and Digital Asset Management

5.1 Custodial Nature

Vaulto provides custodial wallet services, meaning:

- Vaulto generates and controls the private keys associated with your wallet
- You do not have direct access to your private key
- Vaulto maintains operational control over transaction execution
- Your digital assets are held in custody on your behalf subject to these Terms

5.2 Security Measures

Vaulto implements industry-standard security measures including:

- AES-256-GCM encryption for private key storage
- Secure server-side key management with Hardware Security Module (HSM) integration
- Multi-layered access controls and authentication requirements
- Regular security audits and penetration testing
- Encrypted data transmission and storage
- Comprehensive monitoring and anomaly detection systems

5.3 Asset Segregation

User digital assets are segregated from Vaulto's operational assets to the maximum extent technically and operationally feasible. However, you acknowledge that:

- Digital assets may be pooled for operational efficiency in liquidity provision activities
- In the event of Vaulto's insolvency, bankruptcy proceedings may impact asset recovery timelines
- Assets deployed to third-party protocols are subject to the security and solvency risks of those protocols

5.4 No Deposit Insurance

Digital assets held in custody are not insured by the Federal Deposit Insurance Corporation (FDIC), Securities Investor Protection Corporation (SIPC), or any other governmental or private insurance scheme. You bear all risks associated with digital asset custody.

5.5 Wallet Funding via Third-Party On-Ramp

Integration of Ramp Network Services:

Vaulto integrates the Ramp Network widget and SDK to facilitate fiat-to-cryptocurrency conversions for funding user custodial wallets. This integration is provided as a convenience service and is subject to Ramp Network's own terms, conditions, fees, and compliance requirements.

Third-Party Service Provider:

You acknowledge and agree that:

- Ramp Network is an independent third-party service provider licensed to facilitate fiat-to-crypto on-ramp services
- All fiat-to-crypto transactions are processed directly by Ramp Network, not by Vaulto
- You are subject to Ramp Network's Terms of Service and Privacy Policy when using the on-ramp widget
- Vaulto does not control, guarantee, or assume liability for Ramp Network's services, uptime, transaction processing, fees, exchange rates, or compliance procedures
- Ramp Network conducts independent KYC/AML verification which may require additional information beyond Vaulto's KYB process

No Money Transmission by Vaulto:

Vaulto does not hold a Money Transmitter License (MTL) and does not directly facilitate, process, or transmit fiat currency. All fiat-to-crypto conversion services are provided exclusively by licensed third-party providers. Vaulto's role is limited to:

- Providing technical integration of the Ramp Network widget within the Platform interface
- Transmitting your designated wallet address to Ramp Network for deposit destination
- Displaying transaction confirmations and updating wallet balances upon successful deposits

Transaction Fees and Exchange Rates:

All fees charged by Ramp Network are disclosed by Ramp Network at the time of transaction preview and are charged directly by Ramp Network, not by Vaulto. Vaulto does not receive compensation from users for on-ramp transactions and does not control Ramp Network's fee structures or exchange rates. You acknowledge that:

- Ramp Network fees may vary based on payment method, jurisdiction, transaction amount, and market conditions
- Exchange rates may include a spread and may change between quote preview and final execution
- Network fees (blockchain gas fees) are determined by blockchain conditions and are charged separately

Limitations and Restrictions:

On-ramp services via Ramp Network are subject to:

- Jurisdictional availability and restrictions determined by Ramp Network
- Transaction limits and velocity controls imposed by Ramp Network and payment processors
- Payment method availability which may vary by jurisdiction
- Additional compliance and verification requirements imposed by Ramp Network

User Responsibilities:

When using the Ramp Network on-ramp widget, you agree to:

- Provide accurate information to Ramp Network during their KYC process
- Comply with Ramp Network's Terms of Service and usage policies
- Ensure funds used for deposits are from legitimate sources and comply with applicable laws

- Verify transaction details including amounts, fees, and exchange rates before confirming transactions
- Contact Ramp Network directly for support related to on-ramp transaction issues

Alternative Funding Methods:

You may also fund your Vaulto custodial wallet by:

- Transferring digital assets from external wallets you control directly to your Vaulto wallet address
- Using other licensed third-party on-ramp services external to the Platform and subsequently transferring assets

Vaulto reserves the right to integrate additional third-party on-ramp providers or modify existing integrations at any time with or without notice.

6. Liquidity Provision and DeFi Protocol Risks

6.1 Liquidity Provider Role

By using Vaulto's liquidity provision services, you authorize Vaulto to:

- Deploy your digital assets to decentralized liquidity pools (primarily Uniswap V3)
- Provide liquidity for trading pairs involving tokenized securities from Ondo Finance
- Earn trading fees generated by liquidity pool activity
- Manage position entry, exit, and rebalancing on your behalf

6.2 Impermanent Loss Risk

Liquidity provision involves impermanent loss (IL), which occurs when the relative price of assets in a liquidity pool changes compared to holding those assets separately. You acknowledge that:

- Impermanent loss can result in receiving less value than holding assets outside the pool
- IL becomes permanent upon withdrawal from the liquidity pool
- Vaulto's hedging strategies aim to mitigate but cannot eliminate IL risk
- Market volatility, pool utilization, and price divergence impact IL magnitude

6.3 Smart Contract and Protocol Risks

DeFi protocols operate via smart contracts deployed on blockchain networks. You acknowledge risks including:

- Smart contract bugs, exploits, or vulnerabilities that could result in loss of funds
- Protocol governance changes that may impact operations or economics
- Front-running, MEV extraction, and other blockchain-specific risks
- Blockchain network congestion, outages, or hard forks
- Oracle manipulation or failure affecting price feeds
- Liquidity pool attacks or economic exploits

Vaulto conducts due diligence on protocols but cannot guarantee their security or continued operation.

6.4 Tokenized Securities Risks

Liquidity provision for tokenized securities involves additional risks:

- Regulatory changes affecting tokenized securities legality or transferability
- Issuer solvency or operational failures
- Liquidity constraints during market stress
- Redemption restrictions or delays
- Valuation discrepancies between tokenized and underlying assets

6.5 Slippage and Execution Risk

Large deposits or withdrawals may experience slippage due to:

- Liquidity pool depth and available liquidity
- Market volatility during execution
- Network congestion causing delayed transaction confirmation
- MEV activity affecting transaction ordering

Vaulto uses best efforts to minimize slippage but cannot guarantee specific execution prices.

7. Hedging Services via Third-Party Providers

7.1 Options Hedging Strategy

Vaulto employs options strategies through third-party providers (primarily Alpaca Markets) to hedge impermanent loss risk. You authorize Vaulto to:

- Purchase call and put options contracts on your behalf
- Manage option positions including rolling, exercising, or closing contracts
- Allocate a portion of LP fee revenue to option premiums
- Adjust hedging ratios based on market conditions and risk parameters

7.2 Hedging Limitations

You acknowledge that hedging strategies:

- Reduce but do not eliminate impermanent loss risk
- Incur costs (option premiums) that reduce net returns
- May underperform during certain market conditions
- Depend on third-party provider liquidity and execution
- Are subject to options market risks including liquidity, counterparty risk, and pricing inefficiencies

7.3 Third-Party Provider Risks

Options hedging services depend on third-party providers (Alpaca Markets) who:

- Maintain separate terms of service and compliance obligations
- May experience operational issues, downtime, or service changes
- May have limited liquidity or execution issues during market stress
- Are subject to their own regulatory compliance and solvency risks

Vaulto is not responsible for third-party provider performance, availability, or solvency.

7.4 Hedge Effectiveness Reporting

Vaulto provides metrics on hedging effectiveness including:

- Delta exposure and sensitivity analysis
- Hedge ratio and coverage percentage
- Net APR after accounting for hedging costs
- Break-even analysis under various price scenarios

These metrics are informational only and do not guarantee future hedge performance.

8. Fees and Charges

8.1 Platform Fees

Vaulto charges fees for platform services, which may include:

- Management fees calculated as a percentage of assets under management (AUM)
- Performance fees based on net positive returns generated
- Withdrawal fees for removing assets from the Platform
- Gas fees and network transaction costs passed through at cost

8.2 Fee Schedule

Current fee schedules are available on the Platform and may be updated with 30 days' advance notice for existing users. Continued use after fee changes constitutes acceptance of new fees.

8.3 Third-Party Fees

You are responsible for third-party fees including:

- Ramp Network on-ramp transaction fees and spreads
- Blockchain network gas fees for on-chain transactions
- Options premium costs for hedging services via Alpaca Markets
- Ondo Finance platform fees (if applicable)

Vaulto does not control third-party fees and is not responsible for fee increases.

8.4 Fee Deduction

Fees are automatically deducted from your wallet balance or position returns. Insufficient balance to cover fees may result in position liquidation or account suspension.

9. Withdrawals and Redemptions

9.1 Withdrawal Requests

You may request withdrawal of digital assets from your custodial wallet subject to:

- Successful identity verification for large withdrawals
- Minimum withdrawal amounts and maximum daily limits
- Processing timeframes of up to 72 hours for manual review
- Unwinding of liquidity positions which may take additional time

9.2 Withdrawal Restrictions

Withdrawals may be delayed or denied due to:

- Suspicious activity or fraud investigations
- Regulatory or law enforcement requests
- Technical issues or blockchain network congestion
- Insufficient liquidity or collateral requirements
- Outstanding fees or obligations

9.3 Liquidity Position Unwinding

Withdrawal requests requiring liquidity position closure may result in:

- Realization of impermanent loss at current prices
- Slippage costs during large position exits
- Option hedge closures potentially at unfavorable prices
- Processing delays during high volatility periods

9.4 External Wallet Requirements

Withdrawals to external wallets require:

- Providing a valid destination wallet address on supported blockchains
- Accepting responsibility for address accuracy (irreversible transactions)
- Acknowledging risks of sending to incorrect addresses, unsupported wallets, or smart contracts

Vaulto is not responsible for losses due to incorrect withdrawal addresses.

10. Intellectual Property Rights

10.1 Vaulto Ownership

All intellectual property rights in the Platform, including but not limited to software, algorithms, user interfaces, trademarks, logos, content, and documentation, are owned exclusively by Vaulto or its licensors. You are granted a limited, non-exclusive, non-transferable, revocable license to access and use the Platform solely for its intended purposes.

10.2 Restrictions

You agree not to:

- Modify, copy, distribute, transmit, display, reproduce, or create derivative works from the Platform
- Reverse engineer, decompile, or disassemble any software or technology
- Remove or alter any copyright, trademark, or proprietary notices
- Use the Platform for any commercial purpose beyond your authorized account usage
- Access the Platform through automated means (bots, scrapers) without authorization
- Frame, mirror, or link to the Platform in ways that suggest affiliation or endorsement

10.3 Feedback

Any feedback, suggestions, or ideas you provide regarding the Platform become Vaulto's property and may be used without compensation or attribution.

11. Privacy and Data Protection

11.1 Privacy Policy Incorporation

Your use of the Platform is also governed by our Privacy Policy, which explains how we collect, use, store, and protect your personal information. The Privacy Policy is incorporated into these Terms by reference.

11.2 Data Sharing

You acknowledge and consent to Vaulto sharing your information with:

- Third-party service providers necessary for Platform operations (Ramp Network, Ondo Finance, Alpaca Markets)
- Compliance service providers for KYC/AML verification
- Blockchain networks where your wallet address and transactions are publicly visible
- Law enforcement, regulatory authorities, or pursuant to legal obligations

11.3 Data Security

Vaulto implements reasonable security measures to protect your data but cannot guarantee absolute security. You acknowledge risks of unauthorized access, data breaches, or cyber-attacks.

12. Prohibited Activities

12.1 Illegal Use

You agree not to use the Platform to:

- Engage in money laundering, terrorist financing, or sanctions violations
- Conduct fraudulent, deceptive, or manipulative activities
- Violate any applicable laws, regulations, or third-party rights
- Facilitate illegal gambling, narcotics trafficking, or other criminal activities

- Evade taxes or reporting requirements in any jurisdiction

12.2 Platform Abuse

You agree not to:

- Attempt unauthorized access to other users' accounts or Vaulto systems
- Introduce viruses, malware, or harmful code
- Overload, interfere with, or disrupt Platform operations
- Use the Platform to harm, harass, or impersonate others
- Create multiple accounts to circumvent restrictions or abuse services

12.3 Market Manipulation

You agree not to engage in:

- Wash trading, spoofing, or other manipulative trading practices
- Coordinated pump-and-dump schemes
- Front-running or insider trading
- Exploiting system bugs or errors for profit

12.4 Consequences

Violation of prohibited activities may result in:

- Immediate account suspension or termination
- Forfeiture of funds involved in violations
- Reporting to law enforcement or regulatory authorities
- Legal action to recover damages

13. Disclaimers and Limitations of Liability

13.1 No Warranties

THE PLATFORM IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, OR ABSENCE OF ERRORS. VAULTO DOES NOT WARRANT THAT:

- The Platform will operate uninterrupted, securely, or error-free
- Defects will be corrected or services will meet your expectations
- Information provided is accurate, complete, or current
- Third-party services will remain available or compatible

13.2 Investment Risk Disclaimer

DIGITAL ASSET INVESTMENT INVOLVES SUBSTANTIAL RISK OF LOSS. YOU ACKNOWLEDGE THAT:

- Digital asset values are highly volatile and can decrease significantly
- Past performance does not indicate future results
- You may lose some or all of your invested capital
- Vaulto does not provide investment advice or recommendations

- You are solely responsible for evaluating investment suitability and tax implications

13.3 Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, VAULTO, ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, AND LICENSORS SHALL NOT BE LIABLE FOR:

- Any indirect, incidental, consequential, special, or punitive damages
- Loss of profits, revenue, data, goodwill, or opportunity costs
- Damages resulting from unauthorized access, data breaches, or cyber-attacks
- Losses from third-party service provider failures (Ramp Network, Ondo Finance, Alpaca Markets, Uniswap, etc.)
- Smart contract exploits, blockchain network failures, or protocol vulnerabilities
- Market losses, impermanent loss, or hedging strategy underperformance
- Delays in processing withdrawals or unwinding positions

IN NO EVENT SHALL VAULTO'S TOTAL LIABILITY EXCEED THE FEES PAID BY YOU TO VAULTO IN THE 12 MONTHS PRECEDING THE CLAIM, OR \$100, WHICHEVER IS GREATER.

13.4 Third-Party Services Disclaimer

Vaulto integrates third-party services including but not limited to Ramp Network, Ondo Finance, Alpaca Markets, Uniswap Protocol, and Ethereum blockchain. You acknowledge that:

- Third parties maintain independent terms of service and policies
- Vaulto does not control third-party operations, availability, or pricing
- Third-party failures, breaches, or insolvencies may impact Platform services
- Vaulto is not responsible for third-party acts, omissions, or failures

13.5 Force Majeure

Vaulto is not liable for failures or delays caused by circumstances beyond reasonable control, including:

- Natural disasters, pandemics, acts of God
- War, terrorism, civil unrest, government actions
- Telecommunications failures, internet outages, power failures
- Blockchain network congestion, hard forks, or consensus failures
- Cyber-attacks, DDoS attacks, or security breaches
- Third-party service provider failures or nonperformance

14. Indemnification

You agree to indemnify, defend, and hold harmless Vaulto, its affiliates, officers, directors, employees, agents, licensors, and service providers from and against any claims, liabilities, damages, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising from or related to:

- Your use or misuse of the Platform
- Your violation of these Terms or applicable laws
- Your violation of any third-party rights
- Inaccurate or fraudulent information provided during KYB/KYC

- Your investment decisions and financial losses
- Unauthorized access to your account due to your negligence
- Your wallet funding, trading, or withdrawal activities

This indemnification obligation survives termination of these Terms.

15. Dispute Resolution and Arbitration

15.1 Governing Law

These Terms are governed by and construed in accordance with the laws of the State of Delaware, United States, without regard to conflict of law principles.

15.2 Mandatory Arbitration

ANY DISPUTE, CLAIM, OR CONTROVERSY ARISING OUT OF OR RELATING TO THESE TERMS OR THE PLATFORM SHALL BE RESOLVED BY BINDING ARBITRATION ADMINISTERED BY THE AMERICAN ARBITRATION ASSOCIATION (AAA) UNDER ITS COMMERCIAL ARBITRATION RULES.

15.3 Arbitration Procedures

- Arbitration shall be conducted by a single arbitrator
- Arbitration venue shall be Los Angeles, California, or conducted remotely
- Arbitrator's decision is final and binding with limited appeal rights
- Each party bears its own costs unless the arbitrator orders otherwise
- Discovery shall be limited to preserve efficiency and cost-effectiveness

15.4 Class Action Waiver

YOU AGREE TO BRING CLAIMS ONLY IN YOUR INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE, OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE CLAIMS OR CONDUCT CLASS ARBITRATION.

15.5 Exceptions

Either party may seek injunctive or equitable relief in court to:

- Protect intellectual property rights
- Enforce confidentiality obligations
- Prevent ongoing or threatened Terms violations

15.6 Informal Dispute Resolution

Before initiating arbitration, parties agree to attempt good-faith informal resolution by providing written notice describing the dispute and proposed resolution to legal@vaulto.ai. The parties shall negotiate for 30 days before proceeding to arbitration.

16. Changes to Terms

16.1 Modification Rights

Vaulto reserves the right to modify, amend, or update these Terms at any time. Material changes will be communicated via:

- Email notification to your registered address
- Prominent notice on the Platform
- In-app notification upon next login

16.2 Acceptance of Changes

Continued use of the Platform after changes take effect constitutes acceptance of modified Terms. If you do not agree to changes, you must discontinue Platform use and may request withdrawal of your assets subject to applicable procedures.

16.3 Version Control

The "Last Updated" date at the top of these Terms indicates the most recent version. You are responsible for reviewing Terms periodically.

17. General Provisions

17.1 Entire Agreement

These Terms, together with the Privacy Policy and any additional agreements or policies incorporated by reference, constitute the entire agreement between you and Vaulto regarding Platform use and supersede all prior agreements, representations, or understandings.

17.2 Severability

If any provision of these Terms is found unlawful, void, or unenforceable, that provision shall be severed and shall not affect the validity and enforceability of remaining provisions.

17.3 Waiver

Vaulto's failure to enforce any right or provision of these Terms does not constitute a waiver of that right or provision. Any waiver must be in writing and signed by an authorized Vaulto representative.

17.4 Assignment

You may not assign or transfer your rights or obligations under these Terms without Vaulto's prior written consent. Vaulto may assign its rights and obligations without restriction, including to affiliates or in connection with a merger, acquisition, or sale of assets.

17.5 Notices

All notices to Vaulto must be sent to: legal@vaulto.ai. Notices to you will be sent to your registered email address or posted on the Platform. You are responsible for maintaining current contact information.

17.6 Survival

Provisions that by their nature should survive termination shall survive, including but not limited to: intellectual property rights, disclaimers, limitations of liability, indemnification, dispute resolution, and general provisions.

17.7 Relationship

Nothing in these Terms creates a partnership, joint venture, agency, employment, or fiduciary relationship between you and Vaulto. Vaulto acts as a service provider, not as your investment advisor or fiduciary.

17.8 Language

These Terms are drafted in English. Any translations are provided for convenience only. In the event of conflicts, the English version prevails.

18. Contact Information

For questions, concerns, or notices regarding these Terms, please contact:

Vaulto Inc.

Legal Department

Email: legal@vaulto.ai

Support: support@vaulto.ai

Website: <https://vaulto.ai>

For Ramp Network on-ramp service support, contact: support@ramp.network

For Ondo Finance compliance inquiries, refer to: <https://ondo.finance/contact>

19. Acknowledgment

BY CLICKING "I AGREE," REGISTERING FOR AN ACCOUNT, OR USING THE PLATFORM, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THESE TERMS OF SERVICE. YOU FURTHER ACKNOWLEDGE THAT YOU HAVE HAD THE OPPORTUNITY TO SEEK INDEPENDENT LEGAL AND FINANCIAL ADVICE BEFORE AGREEING TO THESE TERMS.

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