

## **Terms and Conditions**

The intuition of HomeBlockCoin is to create a payment network which revolutionizes the financial world in general. To accomplish this, we demand that our members are honest and respectful to each other. For that reason, we've developed a set of community standards. These policies will help you to understand what type of operations allowed on HomeBlockCoin and what type of operations violate community standards. By reading and continuing to use community site you agree to the following terms and conditions.

### **General Terms and Conditions**

These Website Standard Terms and Conditions written on this webpage shall manage your use of this website. These Terms will be applied fully and affect to your use of this Website. By using this Website, you agreed to accept all terms and conditions written in here. You must not use this Website if you disagree with any of these Website Standard Terms and Conditions.

Minors or people below 18 years old are not allowed to use this Website.

You agree not to post, upload, display or share content that we believe there is risk of physical harm or direct threats to public safety. Such content will be removed immediately and such member's account suspended for all further activities.

We prohibit the use of HomeBlockCoin to facilitate or organize criminal activity that causes physical or financial harm to individuals and businesses.

### **No warranties**

This Website is provided "as is," with all faults, and HomeBlockCoin express no representations or warranties, of any kind related to this Website or the materials contained on this Website. Also, nothing contained on this Website shall be interpreted as advising you.

### **Risk Disclosure**

Virtual currency such as Bitcoin and HomeBlockCoin is not legal tender, and is not backed by the government. Legislative and regulatory changes or actions at the state, federal, or international level may adversely affect the use, transfer, exchange and value of HomeBlockCoin. Transactions in virtual currency such as Bitcoin are irreversible, and accidental transactions may not be recoverable.

Any technological difficulties experienced by the HomeBlockCoin system may prevent the access or use of members virtual currency temporarily or permanently, depending on the severity of damage.

The volatility and unpredictability of the price of virtual currency relative to the fiat currency may result in significant loss over a short periods of time

### **Risk disclosure for lending platform**

There are risks associated with trading and investing. If there should be a system failure, hacking incident or technical failure these terms apply to the members.

For lending, we pool the member's funds for our volatility software and trading-bot. This is in case we make a loss with trading or there is any technical failure of the platform or a sudden drop in asset value that we are holding.

In lending, the member agrees that they cannot terminate their contract before the term plan has ended which the member has chosen.

All lending activities are reported in US-Dollars consequently members will receive all capital and interest payments in US-Dollars and not in HomeBlockCoins which was initially lent by the member.

Members should note that there is no guarantee of daily profit for lending.

HomeBlockCoin reserves the right to institute and implement new rules of paying interest and capital should HomeBlockCoin lending fail in any way.

HomeBlockCoin reserve the right to change the lending algorithm, the interest payment and capital back system.

There is no guarantee of investor's capital if the lending system fails due to any of the reasons mentioned above.

### **Account and personal security**

We work hard to help keep your account secure and protect your personal information. By joining HomeBlockCoin Back office, Lending platform and website, you agree to use your email address and username. You may not publish the personal information of others in public view. It is not allowed to have multiple HomeBlockCoins accounts. If we detect you have multiple accounts you will be asked to remove them or face suspension. This is to prevent Sybil Attacks and abuse of the system in general.

We work hard to ensure that the information you share is secure. We investigate any suspected breach of security, including fraud activity.