



Terms and conditions **BUBO Protocol**

Bubo It is a protocol developed on the Ethereum Blockchain with ERC20 technology. It is a decentralized platform that houses smart contracts (Smart Contracts) with total transparency. Open markets are established, which act as pools of assets with algorithmically derived interest rates. Both the users who lend the assets (Suppliers) and the users who borrow said assets (Borrowers) interact directly with the protocol, earning or paying a percentage of their assets, which obeys a variable interest rate.

The Token explicitly developed for the current project is called "BUBO has been designed to be implemented in an autonomous and hyperinflationary financing business model known as DeFi.

This platform is located in a Blockchain ecosystem that is decentralized, which means that there is no central server or administrator that can manipulate or privatize both the information and the transactions carried out throughout the BUBO network.

Bubo Protocol users who want to supply assets to the system to obtain benefits may do so with the native Ethereum token (ETH) or other assets that run on the Ethereum Blockchain.

When users supply assets to the protocol, they instantly obtain income derived from the variable interest corresponding to each purchase. Interest accumulates on each block of Ethereum (compound interest), allowing users to withdraw their capital plus the interest generated at any desired time.

In this way, to continue with the registration, we will extend the terms you will have to read and accept. This document includes rules, clauses that must be followed by users of the platform as well as the BUBO team, using the following as an example:

BUBO will not share or sell your financial information to third parties for any reason.

The registration data must be updated at all times to be able to offer any service that concerns BUBO.

Any authenticity information such as your personal information, email, WhatsApp, password, etc., must be protected and never be shared with anyone, as it is intended to be used only by the account holder.

Your mobile device or smartphone must have the minimum requirements to run the platform correctly, just as the device must have the latest update of its operating system.

You must read the Terms and Conditions from cover to cover

Now, you can check out the clauses in their entirety below:

1. Definitions

I. "You," the user, is an individual with full civil capacity who adheres to these Terms and conditions of use.

II. BUBO is developed by BUBO Platform Team

III. The "BUBO PROTOCOL" Platform is the environment to use the BUBO services from any device with access to the internet through a browser. When accessing the service, you must first accept this document of terms and conditions.

IV. "Password" or password is a personal and non-transferable key registered in the present platform that gives access and authorization of transactions and operations of the account linked to it.

V. "Account statement" is the electronic document that is displayed within the Application that shows all transactions during a period made by You, indicating the total amount of your account, earnings, movements, and their dates, as well as information relevant to your account.

2. Reach

I. These Terms of Use cover and define how the Services provided by BUBO will be used. They should be read carefully before finalizing registration, at which point you will agree and adhere to them. The approval, start of the term of these Terms and Conditions depend on BUBO's analysis and support of the registry's information.

3. Rates

I. BUBO will not charge you fees for using the Services offered in these Terms of Use.

4. Use of services

I. The Services offered by BUBO consist of the validation (or acceptance) of the purchase made by you through the Blockchain ecosystem through the use of smart contracts based on the information provided by our service, sending it to the Issuer to process the payment in the respective financial environment. BUBO IS NOT, therefore, Sub-Acquirer, Acquirer, Issuer, Flag, or any other entity regulated by the Central Bank, Wallets, Exchange or by current and applicable legislation, limiting itself to informing the acceptance of the purchase by verifying the Blockchain network created for BUBO.

II. The use of the Services is formalized with acceptance and at the discretion of you or BUBO for security reasons.

III. The means of payment must be informed by you at the time of registration of the Application by selecting the cryptocurrency Ether (ETH) and the previously said Blockchain ecosystem's assets. Once the cryptocurrencies are acquired, they will be your property. It depends solely on the owner to protect and manage them since no one else has authority over them when received and stored in one of the Wallets mentioned above.

IV. The use of the Services in operations not permitted by law is expressly prohibited.

V. If irregular, inappropriate, or suspicious use of the Services is found, BUBO, at its sole discretion, may promote the immediate suspension. It will be the Services' termination, without prejudice to the application of other applicable legal and contractual sanctions, in addition to the communication to the authorities.

VI. You understand and accept that BUBO is not responsible for the eventual restriction of the Merchant to make the purchase or payment. In the case of non-authorization of purchase or payment, the Client must contact the Merchant or those responsible, BUBO, not being accountable for the damages due to the refusal.

VII. BUBO is not responsible for delivery, quality, quantity, defects in the goods or services purchased, or any price difference. Any claim related to products or services purchased with payment through BUBO should be addressed exclusively to the Merchant.

VIII. You must verify all the information contained in the Declaration. You must contact our BUBO representatives through the channels indicated in the application within 30 days after the transaction is registered in case of divergence. The necessary information must be provided for BUBO to correct the deviation.

5. Security measures

I. As a security measure, you must protect your login information and the use of the platform, never allowing its use by third parties. In addition to memorizing your password and other sensitive information to keep said information always confidential, never informing them to third parties.

II. BUBO may prevent access to the Application and Services preventively in the event of verifying operations outside its standard of use. Record inconsistencies, improper use that does not respect any condition present in these Terms and conditions or the applicable legislation, or in a situation where you do not comply with the request to submit new information to prove your identity.

III. If you decide to use a different device than the one you used to register, BUBO may ask you to confirm certain information to ensure your security. Suppose BUBO understands that there was no correct service to guarantee your identity. In that case, you can preventively prevent using the Application and Services on your new device until you verify your identity on it.

IV. When requested for security reasons, BUBO may send transaction information to the appropriate authorities.

6. Contract changes

I. All membership proposals and communications sent to you by BUBO integrate and will integrate these Terms of Use. Regulations regarding promotional campaigns, incentive programs, and other programs that provide additional benefits to its Services will be disclosed separately.

II. BUBO may change any condition of these Terms of Use, upon written notice, at least 15 days in advance, to adapt these Terms to relevant legislative or economic changes. If you disagree with BUBO's changes, you can immediately request the termination of the Services' use, rejecting the new Terms of Use.

III. BUBO may, at any time, expand the offer of the Services, add new functions or offer products, or discontinue the supply of a particular service or product.

VI. The non-termination or permanence in the Services' use, whatever the function. After communicating the change, implies your acceptance of the new conditions of the Conditions of Use.

7. Validity and termination of the conditions of use

I. These Terms of Use will begin on the date of accession, remain in force indefinitely, and bind the parties.

II. These Terms of Use may be terminated if: The Services canceled by you, by communicating to BUBO through the established channel, which can be done at any time and without the need to specify the reason, which will have immediate effects; by BUBO, communicating to you, in writing, 24 hours in advance, which can be done at any time and without the need to specify the reason, as long as the prior notice is observed.

8. Intellectual property

I. You acknowledge that all intellectual property used in the Application, on the <https://bubo.io> page, in any material created or made available by BUBO and in its Application is the property of BUBO. Said intellectual property includes copyright and related rights, in addition to industrial property rights. BUBO also owns all orders, requisitions, renewals, among others, related to its industrial property.

II. You agree not to modify or attempt to modify, violate, reproduce, imitate, in whole or in part, any functionality or intellectual property of BUBO, as well as not to produce derivations of the services or products offered by BUBO and, even so, not to access services or products intended to develop a competing product or service or that contain similar ideas, characteristics or functions.

9. General provisions

I. You declare that all the information provided at the time of registration is accurate, in addition to accepting that you must inform BUBO of any change in the registration data, and you are responsible for all consequences arising from the breach of these obligations. BUBO, when necessary, can request the updating of its data.

II. You agree to keep the Application always updated according to the latest version available in the official application stores for devices with IOS (App Store) and Android (Google Play Store). You also agree to have a device with the minimum requirements that allow the application's use and update whenever necessary.

III. You authorize BUBO to communicate with you by any means, including telephone, email, SMS, and correspondence, to send communications of services or products, especially those intended to block or unblock the Application or prevent fraud. It also authorizes sending messages via SMS, direct mail, emails, and proposals about the offer of services or products, as long as it is free. You can cancel this authorization at any time.

IV. To resolve any conflict or doubt related to these Terms of Use, for cancellation requests, complaints, and suggestions, you can contact our BUBO advisers through email at buboprotocol@gmail.com without prejudice to other channels indicated service areas.

I declare that I have read, understood, and agree to the provisions outlined in these Terms of Use.