



REDL TOKENS SALE AGREEMENT

Last updated: 06.02.2018

The current version of the token sale agreement is not final and is a subject to modifications.

Since the REDL token sale is regulated solely algorithmically by means of a programming code, FINTECH FOUNDATION shall not guarantee its conformity and regularity. Although the law for systems of this sort has not been developed yet, the RED LANTERNS platform shall use all reasonable efforts to provide maximum transparency, clearness and security while using the Platform services by the Participants, and also conformity to the applicable and prospective law.

PLEASE READ CAREFULLY THESE GENERAL TERMS AND CONDITIONS AS THEY AFFECT YOUR OBLIGATIONS AND LEGAL RIGHTS, INCLUDING, BUT NOT LIMITED TO WAIVERS OF RIGHTS AND LIMITATION OF LIABILITY. IF YOU DO NOT AGREE WITH THESE GENERAL TERMS AND CONDITIONS, YOU MUST NOT ACCESS OR USE THE WEBSITE AVAILABLE IN THE INTERNET VIA RED-LANTERNS.COM, OR RED LANTERNS MOBILE APPLICATION AVAILABLE FOR DOWNLOAD IN GOOGLE PLAY MARKET AND APP STORE, OR BUY THE REDL TOKENS.

THESE GENERAL TERMS & CONDITIONS ARE NOT TO BE REGARDED AS AN OFFER OF SECURITIES, OR AN APPEAL TO BUY OR SELL STOCKS OR SHARES OF ANY AFFILIATED OR ASSOCIATED COMPANY.

THIS DOCUMENT IS NOT SETTLED IN CONFORMITY TO LEGISLATION OR RULES TO PROTECT INVESTORS' RIGHTS OF ANY JURISDICTION.

SOME OF THE STATEMENTS, ESTIMATES , AND FINANCIAL INFORMATION IN THIS DOCUMENT AND/OR THE WHITE PAPER ARE VALUE JUDGEMENTS OF THE RED LANTERNS PLATFORM OWNERS, AND MAY CONTAIN RISKS AND DISCREPANCIES, WHICH MAY LEAD TO EVENTS AND RESULTS CAUSING ECONOMICAL EFFECT.

THIS DOCUMENT IS DRAWN IN ENGLISH AND RUSSIAN LANGUAGES, AND IS A PRIMARY OFFICIAL SOURCE OF INFORMATION ABOUT THE REDL TOKEN.

THE INFORMATION IN THIS DOCUMENT MAY BE LIABLE TO INACCURACY, GRAMMATICAL AND SYNTACTICAL MISTAKES IN CASE OF TRANSLATION INTO OTHER LANGUAGES AND/OR USING ITS PARTS IN MESSAGE COMMUNICATION WITH THE PRESENT AND POTENTIAL CLIENTS, CONSULTANTS, PARTNERS, SINCE ACCURACY IN USING SUCH COMMUNICATION CAN NOT BE GUARANTEED.

IN CASE OF DOUBTS OR DISCREPANCIES IN THE TRANSLATED VERSIONS, THIS DOCUMENT DRAWN IN ENGLISH IS PRIORITIZED AND IS THE SOURCE OF OFFICIAL INFORMATION.

YOU CAN NOT BUY OR USE THE REDL TOKENS WITH THE PURPOSE OF LAUNDERING MONEY ACQUIRED BY CRIME, TERRORIST FINANCING, AND/OR ESCAPE THE CONSEQUENCES OF ILLEGAL ACTIONS THAT ARE A SUBJECT TO FINANCE CONTROL.

THE “INVESTMENTS” DEFINITION FOR THE PURPOSES OF THIS DOCUMENT, AND ALSO THE WHITE PAPER, AND OTHER DOCUMENTS MUST BE UNDERSTOOD AS PURCHASING A TOKEN OR A CRYPTOCOIN OFFERED FOR SALE TO THE USERS.

THE “INVESTOR” DEFINITION FOR THE PURPOSES OF THIS DOCUMENT, AND ALSO THE WHITE PAPER, AND OTHER DOCUMENTS MUST BE UNDERSTOOD AS A PRESENT OR POTENTIAL REDL TOKEN HOLDER.

THE CITIZENS, RESIDENTS, OR PERSONS HAVING A PRIMARY RESIDENCE OR DOMICILE IN THE UNITED STATES OF AMERICA AND SINGAPORE AND/OR COMPANIES REGISTERED, ESTABLISHED, INCORPORATED IN THE JURISDICTIONS UNDER LEGAL REGULATIONS OF THE UNITED STATES OF AMERICA ARE BANNED FROM PURCHASING THE TOKENS.

General Provisions.

The definitions used in this Agreement:

The Company – FINTECH FOUNDATION OÜ, 14365981, Estonia, Kadaka tee 7, Mustamäe district, Tallinn city, Harju county, 12915), the organization founded to develop the Platform, and provide services, operating

control and maintenance for the Platform. The right of ownership for <https://red-lanterns.com> website, RED LANTERNS platform, and RED LANTERNS

mobile app, as well as all the existent or received in the working process intellectual property rights are vested in the Company.

The RED LANTERNS platform is a digital platform (which is not a legal body) that uses distributed ledger technology, technology of processing and access to data, digital services, meant for getting/giving advisory and other services all over the world using Ethereum based smart contracts. The Platform is available in the mobile app.

The RED LANTERNS mobile app is a mobile application implemented for Android and IOS, available for download in GOOGLE PLAY MARKET and APP STORE.

REDL — is a digital utility token, implemented based on the Ethereum public blockchain as the ERC20 Ethereum token, that can be used to get access to the services and functionality of the platform, services provided on the RED LANTERNS platform.

Intellectual Property Rights - any invention, patent, utility model right, copyright and related right, registered design, unregistered design right, trade mark, trade name, internet domain name, design right, design, service mark, database rights, topography rights, rights in get-up and trade dress, rights in goodwill or to sue for passing off and any other rights of a similar nature or other industrial or intellectual property rights owned or used by the FINTECH FOUNDATION in any part of the world whether or not any of the same is registered (or capable of registration), including applications and the right to apply for and be granted, extensions or renewals of and rights to claim priority from, such rights and all equivalent or similar rights or protections which subsist now or will subsist in the future.

This Document regulates General Terms & Conditions (hereinafter referred to as the “Terms” or the “Agreement”), including any and all Additional Documents, and constitutes a legally binding agreement between the FINTECH

FOUNDATION (hereinafter referred to as the “Company,” “FINTECH FOUNDATION”, “we,” “us”) and any and all Participants, it regulates their relation that occur in the process of issuing and sale of the REDL digital tokens, reveals possible risks associated with the purchase and use of the tokens, and includes limitation of liability and disclaimer of warranties associated with the purchase, possession and use of the REDL tokens.

FINTECH FOUNDATION intends to sell tokens, that will be issued in the Ethereum blockchain, and that will provide access to services on the RED LANTERNS platform. The token sale consists of two stages: the preliminary period (Pre-sale) and the principal period (token sale).

You are advised to read this document in full. By purchasing the REDL tokens, You confirm that you are aware of every possible risk and implication to the full extent, and accept them.

By purchasing the REDL tokens, You acknowledge that You are aware of possible revisions of the conditions of this agreement by the Company and realize that neither separate provisions nor the document as a whole is an investment memorandum, and shall not be considered as such.

Based on the Howey test, the REDL digital tokens should not be deemed as securities or a collective investment scheme:

(a) the REDL digital tokens do not grant to the User any voting or ownership rights;

(b) the REDL digital tokens do not grant to the User any freehold interest in the property, participatory interests or intellectual property rights;

(c) the REDL tokens do not grant to the User any profit and passive income from their ownership.

The REDL digital tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such.

Offer of purchase

This Agreement constitutes an offer to purchase and use the REDL digital tokens under the conditions stated by this Agreement, and can be accepted by any person (with the exception of the user specified in the Introduction and Guarantees and Liabilities of the Buyer sections of this Agreement) not otherwise than by adherence to the entire Agreement.

The total supply is 15 937 500 REDL, 12 750 000 REDL of which will be sold on the Token-Sale.

Standard terms of sales of the Tokens Sale: Number of tokens: 12 750 000

Initial cost of 1 REDL: \$1.

Closed Pre-Sale : 14 February 2018 – 28 February 2018.

ICO: 1 March 2018 - 15 April 2018.

User's Acceptance

To become a holder of the REDL Digital Token, the User shall read and accept the conditions of this Agreement, which means the acceptance of the Token sales conditions specified by this Agreement.

By purchasing the REDL digital tokens in accordance with the the terms and conditions, the User acknowledges and agrees that fully and unconditionally accepts the Offer for purchase of the tokens, without any reservation or exception.

If You do not agree to all of the terms of the Agreement, or any of its provisions, You may not purchase any amount of the digital tokens.

The acceptance of the Conditions of this Agreement happens at the moment of the first purchase of the REDL token by the User and covers all further transactions of the token purchase from the Company.

The User may purchase the REDL digital tokens in exchange for the future possibility to receive services and products specified above through the FINTECH FOUNDATION platform.

In order to purchase the REDL digital tokens the User must comply with the requirements of the REDL Token Sale Agreement.

The Company shall reserve the right to refuse selling the digital token to anyone who does not meet criteria necessary for their buying, as set out hereunder or by the applicable law.

The User may purchase the REDL digital tokens during the preliminary period (Pre-sale) and the principal period (token sale) by exchanging ETH, BTC, and other cryptocurrencies for the REDL digital tokens at the exchange rate specified in this Agreement.

Acceptance of the offer is completed by the Buyer by sending the cost of acquisition of the token in ETH to the certain smart-contract address, published on the Company's website, by clicking "I agree" button on the website after reading these Terms. Starting from this moment, the Agreement is legally valid and officially accepted by the certain User.

The purchase of the tokens during the specified periods is final and non-refundable, excepting cases when it may be required by the applicable law or regulatory acts.

The REDL Token Use

The REDL token is a utility token used to access the RED LANTERNS platform, and services provided on this platform.

The REDL is not supported by solid assets and does not grant to the token holders controlling or ownership interest for the assets, property, or income of the Company.

After the preliminary and principal periods finish, the REDL token Holder has the right to sell or transfer the REDL tokens in his(her) possession at any time, partially or to the full extent.

The number of the REDL tokens in the User's possession will be reflected in the the User's software wallet, access to which is ensured via the RED LANTERNS mobile app.

The RED LANTERNS wallet is not an electronic means of payment or a payment device, within the meaning of the applicable law, and the REDL tokens are not electronic money, or official currency and shall not be considered as such.

The REDL digital token use restrictions

The Buyer shall not:

(a) insert into the FINTECH FOUNDATION Software, the FINTECH FOUNDATION smart-contract and the REDL digital token any viruses, worms, and/or other code that is specifically designed to harm the use of the FINTECH FOUNDATION, the FINTECH FOUNDATION smart-contract and the REDL digital token to cease operating, or to damage, interrupt, or interfere with the smart-contract or any other FINTECH FOUNDATION software;

(b) use the REDL digital tokens for illegal or unlawful actions or other unauthorized purposes;

Guarantees and Liabilities of the Buyer

By purchasing the REDL digital tokens, the User represents and warrants that:

(a) The User has read and understands the Token Sale Agreement in full;

(b) By purchasing the REDL tokens, You grant that you are not a resident of the countries specified in in the paragraph K of this section of the Agreement.

(c) The User fully understands, realizes and agrees with the information about the functionality, usage, storage, transmission mechanisms and other material characteristics of the REDL digital tokens, blockchain technology, blockchain-based software systems and their risks, and appreciates the risks and implications of purchasing the REDL digital tokens, and guarantees that he (she) has necessary and relevant experience and knowledge to deal with cryptographic Tokens, cryptocurrencies and Blockchain-based systems, as well as full understanding of their framework, and is aware of all the merits, risks and any restrictions associated with cryptographic Tokens (their purchase and use), cryptocurrencies and Blockchain-based systems, as well as knows how to manage them, and is solely responsible for any evaluations based on such knowledge;

(d) The User fully understands, realizes and agrees that the REDL digital tokens are created on a blockchain and are designed to be used to make various internal payments on the RED LANTERNS platform, and it does not grant to the User any voting or ownership rights, any return on investment or any profit and passive income from the ownership of the REDL digital tokens;

(e) The User will not forge, or otherwise manipulate any personal or non-personal data in the process of the User's registration, or after its completion, and - if needed - will provide all necessary personal or non-personal data in the form and format requested by the FINTECH FOUNDATION in the event when such necessity arises in connection with the requirements of anti-money laundering and "Know Your Customer" (KYC) of the FINTECH FOUNDATION or in accordance with the applicable law.

(f) The User's purchase of the REDL digital tokens complies with applicable laws and regulations in the User's jurisdiction.

(k) the User is not a citizen or resident of a geographic area in which access to or use of the cryptocurrency or digital tokens is prohibited by applicable law, decree, regulation, treaty, or administrative act; the User is not a citizen or resident of, or located in the United States, and does not have a primary residence or domicile in the United States; the User is not a citizen or resident of, or located in Singapore, and does not have a primary residence or domicile in Singapore; the User is not a citizen or resident of, or located in China, and does not have a primary residence or domicile in China.

(1) The User does not intend to hinder, delay, or defraud the FINTECH FOUNDATION or any other owners of the REDL token, or engage in any illegal conduct and or unlawful activity in relation to money laundering, receiving the proceeds of drug trafficking or terrorist activities; receiving the proceeds of criminal activities, terrorist activities or trading with such countries as might from time to time be subject to any embargo imposed by the Security Council of the United Nations, the European Union, or Singapore or in any place of the world.

Taxes

The User shall pay any applicable taxes, duties, customs duties and fees, value-added, excise duties, import duties, stamp taxes and duties and other taxes, and duties imposed by the legislation or by governmental agencies with respect to the rights acquired under this Agreement.

Proprietary rights

The REDL Token Sale Agreement does not convey the title to use the FINTECH FOUNDATION intellectual property rights (including those arising in future), the trade name or assets. The Agreement circumscribes the User with the ownership right and feasibility of using the REDL digital tokens as set forth above.

The FINTECH FOUNDATION reserves all rights not expressly granted by this Agreement.

The User acknowledges and agrees that FINTECH FOUNDATION trade name, all copyrights, patents, trade secrets, or trademarks or other intellectual property rights protecting or pertaining to any aspect of the FINTECH FOUNDATION, are and shall remain the sole and exclusive property of the FINTECH FOUNDATION.

Risks.

The User agrees to the fact that no other Party (including the definition “any Party”) may be made accountable for any kind of losses resulting from or associated with the User’s participation in the REDL token purchase, or acquiring and owning the tokens, or such risks.

In addition to the aforesaid, the User also acknowledges that he (she) has been warned of the following risks, associated with the Website, the App, the tokens, the RED LANTERNS platform and other relevant technologies mentioned herein:

A) Legal risks regarding securities regulations

There is a risk that in some jurisdictions the REDLs might be considered to be a security, or that it might be considered to be a security in the future. The Company does not give warranties or guarantees that the REDL tokens are not a security in all jurisdictions. Each User of the REDL tokens shall bear its own

legal or financial consequences of the REDL tokens being considered a security in their respective jurisdiction.

Every User is bound to check if acquisition and disposal of the REDL tokens is legal in its jurisdiction, and by accepting these Terms each User undertakes not to use the REDL tokens should their use not be legal in the relevant jurisdiction. If the User establishes the fact that it is illegal, according to its jurisdiction, to use the REDL tokens in compliance to these Terms and Conditions, You should not use the REDL tokens, acquire them, and should instantaneously cease to use and own them, if such is the case.

Acquiring cryptographic tokens in possession and exchanging them for other cryptographic tokens will most likely continue to be scrutinized by various regulatory bodies around the world, which has so far given mixed reactions and regulatory impact. The legal ability to provide the REDL tokens and use the Platform in some jurisdictions may be eliminated by future regulation or legal actions. In the event, it turns out with a high degree certainty that the REDL tokens are not legal in certain jurisdiction, The Company will either

- 1) cease operations in that jurisdiction, or
- 2) adjust the REDL tokens in a way to comply with the regulation should that be possible and viable.

B) Risks associated with Ethereum

The REDL and BCB tokens are based on the Ethereum blockchain. As such, any malfunction, unintended function or unexpected functioning of the Ethereum protocol may cause the REDL and BCB tokens to malfunction or function in an unexpected or unintended manner. Ether (the native unit of account of the Ethereum) may itself lose value in ways similar to the REDL tokens, and also other ways. More information about the Ethereum is available at <http://www.ethereum.org>.

- C) Risk of unfavourable regulatory action in one or more jurisdictions

Blockchain technologies have been the subject of scrutiny by various regulatory bodies around the world. The functioning of the Ethereum network and associated blockchain networks and the REDL tokens could be impacted by one or more regulatory inquiries or actions, including but not limited to restrictions on the use or possession of digital tokens like the REDL tokens, which could impede or limit their existence, permissibility of their use and possession, and their value.

D) Risk of theft and hacking

Hackers or other groups or organizations may attempt to interfere with your Third--party Wallet, the Website or the availability of the REDL and BCB tokens and Digital Assets in any number of ways, including without limitation denial-of-service (DoS) attacks, Sybil attacks, spoofing, smurfing, malware attacks, or consensus--based attacks. You hereby consent that the Company is not to be held responsible for any kind of damage that the User may suffer as a result of the aforementioned.

E) Risk of security weaknesses in the Website and the REDL and BCB tokens source code or any associated software and/or infrastructure

There is a risk that the Website and the REDL tokens may unintentionally include weaknesses or bugs in the source code interfering with the use of or causing the loss of the REDL tokens.

F) Risk of weaknesses or exploitable breakthroughs in the field of cryptography

Advances in cryptography, or technical advances such as the development of quantum computers, could present risks to cryptocurrencies, Ethereum, the REDL tokens, the Platform, which could result in the theft or loss of the REDL tokens.

G) Risk of mining attacks

As with other decentralized cryptocurrencies, the Ethereum blockchain, which is used for the REDL tokens, is susceptible to mining attacks, including

but not limited to double--spend attacks, majority mining power attacks, “selfish--mining” attacks, and race condition attacks. Any successful attacks present a risk to the REDL tokens, expected proper execution and sequencing of Ethereum contract computations in general. Despite the efforts of the Company and Ethereum Foundation, the risk of known or novel mining attacks exists. Mining Attacks, as described above, may also target other blockchain networks, with which the REDL tokens interact with and consequently the REDL tokens may be impacted also in that way to the extent, described above.

H) Risk of low or no liquidity

Even though there are currently online services available, which enable possibility of exchange of cryptographic tokens between themselves, and also, some of them enable exchange of cryptographic tokens for fiat money, there are no warranties and/or guarantees given that the REDL tokens will be listed or made available for exchange for other cryptographic tokens and/or fiat money, and no guarantees are given whatsoever with the capacity (volume) of such potential exchange. It shall be explicitly cautioned, that such exchange, if any, might be subject to poorly understood regulatory oversight, and the Company does not give any warranties in regard to any exchange services providers. Users might be exposed to fraud and failure. In any case, the Company will not enable exchange of the REDL tokens for other cryptographic tokens or for fiat currency. User may not at any given time be able to acquire or dispose of its REDL tokens due to lack of liquidity.

I) Risk of loss of value

Value of the REDL tokens may fluctuate and their users might suffer loss in value of such acquired tokens. There might be different reasons that would cause unfavourable fluctuations of the value of the REDL tokens.

J) Risk of uninsured losses

The REDL tokens are, unlike bank accounts or accounts at some other financial institutions, entirely uninsured.

K) Risk of malfunction in the Ethereum network or any other blockchain

It is possible that the Ethereum network or any other network, to which the REDL tokens are interacting with, malfunctions in an unfavourable way, including but not limited to one that results in the loss of the REDL tokens

L) Internet transmission risks

You acknowledge that there are risks associated with using the REDL tokens including, but not limited to the failure of hardware, software, and Internet connections. You acknowledge that the Company shall not be responsible for any communication failures, disruptions, errors, distortions or delays you may experience when using the Website, the App, and the REDL tokens, howsoever caused.

M) Unanticipated risks

Cryptocurrencies and blockchains are new and untested technology. In addition to the risks set forth here, there are risks that the Company cannot foresee and it is unreasonable to believe that such risks could have been foreseeable. Risks may further materialize as unanticipated.

N) Insufficient interest in the REDL tokens, the App, and the Platform

It is possible that the REDL tokens or the Platform will not be used by a large number of individuals, businesses, and other organisations and that there will be limited public interest in the creation and development of its functionalities. Such lack of interest could impact the development of the Platform.

O) The REDL tokens, and the Platform, as developed, may not meet the Buyer's expectations

The Buyer's expectations regarding the form and functionality of the Platform, and the REDL tokens may not be met upon release of new Website, deployment of the Platform, additional products and services for any number of reasons, including a change in the design and implementation plans, and execution of the implementation of the REDL tokens.

Liability.

The REDL digital tokens are provided «as is» and «as available» without any explicit or implied liability.

The Buyer takes the whole responsibility and risks in regard to purchasing of any number of the REDL tokens and their usage.

The Buyer directly agrees that, to the fullest extent in accordance with applicable law, the Company is not liable for any kind of damage or loss, including the loss of business, loss in income or profits, loss or damage of data, hardware, or software (special, indirect, exemplary, consequential or other damages or losses), resulting from or arising out of any kind of use or loss of use of the Tokens, or as a result of the REDL Tokens purchase, disregarding of the grounds of the stated liability.

The Buyer accepts and agrees that the Company is not liable for any alteration in the REDL Token cost.

The User accept and agree that they shall commit to compliance with any applicable law in the country of their residence, with regard to purchasing the REDL Tokens. The REDL Token purchase does not create any exclusive dealing between the Buyer and the Company, it is not to be considered as a partnership, or a joint venture, or employment or agency relations.

The User acknowledges and agrees that the technology and the REDL digital tokens may contain bugs or minor mistakes, which the Company promises to correct if possible.

The User acknowledges and agrees that the Company does not warrant the User any financial or other type of outcome, which is the result of the ownership and use of the the REDL digital tokens.

The User confirm that they acknowledge the fact that the described in this Agreement, White Paper and other information material and documents, regardless of how and where it was published by Company or it's representative in company site, social networks, special web source, blogs etc, contains certain forward-looking statements (e.g., strategic plans, business objectives, etc.) based on current assumptions and forecasts made by Fintech Foundation management and fauders, determined by their personal visions and experiences, and speak only as at the date on which they are made.

The User acknowledges and agrees that information in the said documents contains forward-looking statements contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, that are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995.

These forward-looking statements include, without limitation, the Company's future domestic and growth, financial results and operations including expected net sales and earnings, its development of new products, future demand for its products, projections orexpectations of revenues, income (or loss), earnings (or loss) per token, dividends, capital structure or other financial items or ratios etc., and must not be considered by You as a guarantee to receive profits or any other anticipated result.

Forward-looking statements can be identified by the use of forward looking language such as "believe," "anticipate," "expect," "estimate," "intend," "plan," "project," "will be," "will continue," "will result," "could," "may," "might," or any variations of such words with similar meanings. Any such statements are subject to risks and uncertainties that could cause actual results to differ materially from those projected in forward-looking statements.

The Company operates in a very competitive and rapidly changing environment. New risks emerge from time to time and the companies cannot predict all such risk factors, nor can the companies assess the impact of all such risk factors on their respective businesses or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements. Given these risks and uncertainties, you should not place undue reliance on forward-looking statements as a prediction of actual results. Moreover, reported results should not be considered an indication of future performance.

Although the Company intends to exercise all the commitments specified in the documents, it is legally important to formalize the REDL token-holder's rights, all the participants and token buyers take their own responsibility and waive any claims as to failure to fulfill or inaccurate fulfillment of the terms of this Agreement or the White Paper.

The Buyer agrees that the REDL tokens are not a recognized or enforceable investment of any kind.

Applicable law and jurisdiction

The laws of Estonia regulate the REDL tokens sale Agreement and the relations between the Parties. All disputes or claims arising out of these Terms shall be settled by means of negotiations between the Parties. If the Parties do not arrive at an agreement, the disputes are settled in accordance with the applicable law.

This Agreement and all the occurring legal relations shall be regulated, construed, and applied in accordance with the laws of Estonia, irrespectively of the rules and principles of the law of conflict, which may lead to law enforcement of any other jurisdiction.

All disputes or claims arising out of or in connection with this Agreement, including disputes relating to its validity, breach, termination or nullity, and any disputes or claims arising out of or in connection with the use of the Website, the RED LANTERNS platform, mobile apps shall be finally settled under the Rules of Arbitration of the Arbitration Court of the Republic of Estonia Chamber of Commerce and Industry by three arbitrators appointed in accordance with the said Rules. The language to be used in the arbitral proceedings shall be English.

Miscellaneous

Any notice or other communication under the FINTECH FOUNDATION Token Sale Agreement shall be in writing and shall be considered given and received when sent by email.

This Agreement contains conditions that may be altered at any time by the Company at their sole discretion, or by force of circumstances caused by legal or governmental requirements by posting a revised version on the site at <https://ico.red-lanterns.com>

Any revisions to the Agreement shall take effect on the noted effective date or when posted if there is no noted effective date.

If any provision of the Agreement is held by any court of competent jurisdiction to be illegal, null or void, all the remaining provisions of the Agreement shall remain in full force and effect.

In case of any conflict, discrepancy or contradiction between the English version and translations, the version of the Agreement in English language shall prevail for purposes of its performance, interpretation and settlement of disputes.

If the total of the Token purchase exceeds 10 000 USD, and also in other cases associated with the compliance with the requirements of the KYC policy, the User upon the Company's request shall immediately provide information and documents which the Company reasonably requests at its own discretion or in order to ensure compliance with the law, regulations, rules or agreements, local acts including without limitation legal lawsuit.

Such documents include but are not limited to the passport, driving license, utility bills, photographs of associated persons, ID, letters from financial institutions, etc.

The Buyer agrees to disclose such information to the Company and documents in order to ensure compliance with the applicable law, rules, acts, or agreements.

The Buyer acknowledges that the Company may refuse to sell the REDL digital tokens to the Buyer until such requested information is provided.