



Solar Bankers Coin Terms & Conditions

Solar Bankers Singapore, legal name: Solar Nanotech PTE. LTD.

The following Terms and Conditions (“Terms”) govern the sale of Solar Bankers Singapore’s cryptographic coin – Solar Bankers Coin. This document does not constitute a prospectus of any sort, is not a solicitation for investment and does not pertain in any way to an initial public offering or a share/equity offering and does not pertain in any way to an offering of securities in any jurisdiction. This document describes the coin offering in which the token is sold.

IMPORTANT

Ownership of Solar Bankers Coin during the coin offering carries no rights express or implied. Purchases of Solar Bankers Coin are non-refundable. Purchasers should have no expectation of influence over the governance of the issuing company, Solar Bankers Singapore, nor of receipt of any profit or returns based on dividends or interest, or any other form of regular payment, from Solar Bankers Singapore. The purchase of Solar Bankers Coin does not represent an investment associated with the promise of returns; it represents a voluntary contribution to a crowdfunding initiative with the aim of financing Solar Bankers Singapore’s product development projects, as described in the Solar Bankers Coin Whitepaper published by Solar Bankers Singapore at www.solarbankers.com.

The information contained in the Whitepaper and on the website are of descriptive nature only, are not binding and do – unless explicitly referred to herein – not form part of the Terms and Conditions set out below.

By participating in the sale of Solar Bankers Coin, you expressly acknowledge that you have carefully reviewed the Terms and fully understand the costs and benefits of purchasing Solar Bankers Coin and agree to be bound by these Terms.

As set forth below, you further represent and warrant that, to the extent permitted by law, you are authorized to purchase Solar Bankers Coin in your relevant jurisdiction, are of a legal age to be bound by these Terms, and will not hold Solar Bankers Coin, its parent or affiliates, or the officers, directors, agents, joint ventures, employees or suppliers of Solar Bankers Coin or Solar Bankers Singapore (collectively the “Solar Bankers Singapore Team & Parties”), now or in the future, liable for any



losses or any special, incidental, or consequential damages arising out of, or in any way connected to the sale of Solar Bankers Coin.

DO NOT PURCHASE SOLAR BANKERS COIN IF YOU ARE NOT AN EXPERT IN DEALING WITH CRYPTOGRAPHIC TOKENS AND BLOCKCHAIN-BASED SOFTWARE SYSTEMS

Purchases of Solar Bankers Coin should be undertaken only by individuals, entities, or companies that have significant experience with, and understanding of, the usage and intricacies of cryptographic tokens, like Bitcoin (“BTC”) or Ether (ETH), and blockchain based software systems. Purchasers should have functional understanding of storage and transmission mechanisms associated with other cryptographic tokens. While Solar Bankers Singapore will be available to assist Purchasers of Solar Bankers Coin during the sale, the Solar Bankers Singapore team will not be responsible in any way for loss of BTC, ETH, DASH or Solar Bankers Coin resulting from actions taken by, or omitted by Purchasers. If you do not have such experience or expertise, then you should not purchase Solar Bankers Coin or participate in the sale of Solar Bankers Coin.

WARNING: PURCHASERS OF SOLAR BANKERS COIN MUST BE MADE AWARE OF CERTAIN FACTORS

Prior to purchasing Solar Bankers Coin, you should carefully consider the Terms listed below and, to the extent necessary, consult an appropriate lawyer, accountant, or tax professional. If any of the following terms are unacceptable to you, you should not purchase Solar Bankers Coin. By purchasing Solar Bankers Coin, and to the extent permitted by law, you are agreeing not to hold any of the Solar Bankers Singapore Team & Parties liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected, to the sale of Solar Bankers Coin, including losses associated with the terms set forth below.



TERMS AND CONDITIONS

Disclosure of Purchases

In the spirit of openness, and to enable Solar Bankers Coin Purchasers to have as much information as possible to guide their decision-making process, the Solar Bankers Singapore Team will disclose on a daily basis, the total number of Solar Bankers Coin sold, reserved and outstanding to enable the Purchaser to develop an understanding of the size of the existing Solar Bankers Coin pool at the time of their Solar Bankers Coin purchase.

ALL PURCHASES OF SOLAR BANKERS COIN ARE NON-REFUNDABLE, ALL PURCHASES OF SOLAR BANKERS COIN ARE FINAL. BY PURCHASING SOLAR BANKERS COIN, THE PURCHASER ACKNOWLEDGES THAT NEITHER SOLAR BANKERS SINGAPORE NOR ANY OTHER OF THE SOLAR BANKERS SINGAPORE TEAM & PARTIES ARE REQUIRED TO PROVIDE A REFUND FOR ANY REASON, AND THAT THE PURCHASER WILL NOT RECEIVE MONEY OR OTHER COMPENSATION FOR ANY SOLAR BANKERS COIN THAT IS NOT USED FOR BUYING SOLAR BANKERS SINGAPORE'S ENERGY-GENERATING EQUIPMENT AS OUTLINED IN THE WHITEPAPER.

Taxation of Solar Bankers Coin and Taxation Related to the coin offering

The Purchaser bears the sole responsibility to determine if the purchase of Solar Bankers Coin with BTC or ETH, or the potential appreciation or depreciation in the value of Solar Bankers Coin over time, has tax implications for the Purchaser in the Purchaser's home jurisdiction. By purchasing Solar Bankers Coin, and to the extent permitted by law, the Purchaser agrees not to hold any of the Solar Bankers Singapore Team & Parties liable for any tax liability associated with or arising from the purchase of Solar Bankers Coin.

Privacy

Although the Solar Bankers Singapore Team requires that Purchasers provide personal information, such as name and email address, for administrative and KYC purposes, the Solar Bankers Singapore Team will not publish any identifying information related to a Solar Bankers



Coin purchase, without the prior written consent of the Purchaser. Purchasers may be contacted by email by the Solar Bankers Singapore Team regarding a purchase. Such emails will be informational only. The Solar Bankers Singapore Team & Parties will not request any information from Purchasers in an email.

Disclaimer of Warranties

THE PURCHASER EXPRESSLY AGREES THAT HE/SHE IS PURCHASING SOLAR BANKERS COIN AT THE PURCHASER'S SOLE RISK AND THAT SOLAR BANKERS COIN IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR IMPLIED WARRANTIES, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE (EXCEPT ONLY TO THE EXTENT PROHIBITED UNDER APPLICABLE LAW WITH ANY LEGALLY REQUIRED WARRANTY PERIOD TO THE SHORTER OF THIRTY DAYS FROM FIRST USE OR THE MINIMUM PERIOD REQUIRED). WITHOUT LIMITING THE FOREGOING, NONE OF THE SOLAR BANKERS SINGAPORE TEAM & PARTIES WARRANT THAT THE PROCESS FOR PURCHASING SOLAR BANKERS COIN WILL BE UNINTERRUPTED OR ERROR-FREE.

By purchasing Solar Bankers Coin, the Purchaser understands and accepts that while Solar Bankers Singapore Team & Parties will make reasonable efforts to develop and complete the Research and Development projects outlined in the Whitepaper, it is possible that such development may fail and Purchaser's Solar Bankers Coin may become useless and/or valueless due to technical, commercial, regulatory or any other reasons.

The Purchaser is also aware of the risk that even if all or parts of the Solar Bankers Coin and Solar Bankers Singapore projects are successfully developed and released in full or in parts, due to a lack of public interest, the Solar Bankers Singapore R&D and/or production of energy-generating equipment could be fully or partially abandoned, remain commercially unsuccessful or shut down for lack of interest, regulatory or other reasons. The Purchaser therefore understands and accepts that the purchase of Solar Bankers Coin carries significant financial, regulatory and/or reputational risks (including the complete loss of value of created Solar Bankers Coin if any).



Technical Risks

By purchasing Solar Bankers Coin, Purchasers understand that the blockchain technology underlying the storage and transmission of Solar Bankers Coin, as well as the future smart-contracted-based electricity trading system using Solar Bankers Coin as an exchange medium, is constantly being improved and developed. Purchasers understand that a loss of Solar Bankers Coin may occur due to any of the following technical risks:

- **Risk of loss of private seed:** Purchasers' Solar Bankers Coins can only be accessed by using a Solar Bankers Coin wallet, which can only be loaded and backed up using a private seed. Purchasers understand and accept that if their private seed gets lost or stolen, the obtained Solar Bankers Coin associated with the wallet addresses will be unrecoverable and will be permanently lost. Purchasers also understand and accept that it is their sole responsibility to take the appropriate steps to back up their wallet. Purchasers accept that the Solar Bankers Singapore Team is not liable for any losses in Solar Bankers Coin attributable to the failure on the part of the Purchaser to back up their wallet.

- **Risk of theft:** The Purchaser understands and accepts that the software application and software platform underlying Solar Bankers Coin (i.e. the SkyLedger blockchain) may be exposed to attacks by hackers or other individuals that could result in theft or loss of Solar Bankers Coin.

- **Risk of wallet incompatibility:** The Purchaser understands and accepts that his computer's operating system must be compatible with the Solar Bankers Coin wallet obtained for the storage of Solar Bankers Coin. The failure to assure this may have the result that Purchasers may not gain access to the wallet service.

13. Limitations Waiver of Liability

THE PURCHASER ACKNOWLEDGES AND AGREES THAT, TO THE FULLEST EXTENT PERMITTED BY ANY APPLICABLE LAW, THE DISCLAIMERS OF LIABILITY CONTAINED HEREIN APPLY TO ANY AND ALL DAMAGES OR INJURY WHATSOEVER CAUSED BY OR RELATED TO USE OF, OR INABILITY TO USE, SOLAR BANKERS COIN OR THE SOLAR BANKERS SINGAPORE TEAM & PARTIES



UNDER ANY CAUSE OR ACTION WHATSOEVER OF ANY KIND IN ANY JURISDICTION, INCLUDING, WITHOUT LIMITATION, ACTIONS FOR BREACH OF WARRANTY, BREACH OF CONTRACT OR TORT (INCLUDING NEGLIGENCE) AND THAT NONE OF THE SOLAR BANKERS SINGAPORE PARTIES SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING FOR LOSS OF PROFITS, GOODWILL OR DATA, IN ANY WAY WHATSOEVER ARISING OUT OF THE USE OF, OR INABILITY TO USE, OR PURCHASE OF, OR INABILITY TO PURCHASE, SOLAR BANKERS COIN.

THE PURCHASER FURTHER SPECIFICALLY ACKNOWLEDGES THAT THE SOLAR BANKERS SINGAPORE TEAM & PARTIES ARE NOT LIABLE FOR THE CONDUCT OF THIRD PARTIES, INCLUDING OTHER PURCHASERS OF SOLAR BANKERS COIN, AND THAT THE RISK OF PURCHASING AND USING SOLAR BANKERS COIN RESTS ENTIRELY WITH THE PURCHASER. IN PARTICULAR, NOTHING IN THESE TERMS SHALL AFFECT THE STATUTORY RIGHTS OF ANY PURCHASER OR EXCLUDE INJURY ARISING FROM ANY WILFUL MISCONDUCT OR FRAUD OF THE SOLAR BANKERS SINGAPORE TEAM.

14. Force Majeure

The Solar Bankers Singapore Team is not liable for failure to perform solely caused by:

- unavoidable casualty,
- delays in delivery of materials,
- embargoes,
- government orders,
- acts of civil or military authorities,
- acts by common carriers,
- emergency conditions (including weather conditions),
- or any similar unforeseen event that renders performance commercially implausible.



If an event of force majeure occurs, the party injured by the other's inability to perform may elect to suspend the Agreement, in whole or part, for the duration of the force majeure circumstances. The party experiencing the force majeure circumstances shall cooperate with and assist the injured party in all reasonable ways to minimize the impact of force majeure on the injured party.

15. Complete Agreement

These Terms set forth the entire understanding between each Purchaser and The Solar Bankers Singapore Team with respect to the purchase and sale of Solar Bankers Coin. For facts relating to the sale and purchase, the Purchaser agrees to rely only on these two documents (Terms and Whitepaper) in determining purchase decisions and understands that these documents govern the sale of Solar Bankers Coin and supersede any public statements about the coin offering made by third parties or by the Solar Bankers Singapore Team or individuals associated with any of the Solar Bankers Singapore Team & Parties, past and present and during the coin offering.

16. Severability

The Purchaser and the Solar Bankers Singapore Team agree that if any portion of these Terms is found illegal or unenforceable, in whole or in part, such provision shall, as to such jurisdiction, be ineffective solely to the extent of such determination of invalidity or unenforceability without affecting the validity or enforceability thereof in any other manner or jurisdiction and without affecting the remaining provisions of the Terms, which shall continue to be in full force and effect.

17. No Waiver

The failure of the Solar Bankers Singapore Team to require or enforce strict performance by the Purchaser of any provision of these Terms or the Solar Bankers Singapore Team's failure to exercise any right under these agreements shall not be construed as a waiver or relinquishment of the Solar Bankers Singapore Team's right to assert or rely upon any such provision or right in that or any other instance. The express waiver by the Solar Bankers Singapore Team of any provision, condition, or requirement of these Terms shall not constitute a waiver of any future obligation to comply with such provision, condition or requirement. Except as expressly and specifically set forth in these Terms, no representations, statements, consents, waivers, or other acts or omissions by the Solar Bankers Singapore Team shall be deemed a modification of these Terms nor be legally binding.



18. Updates to the Terms and Conditions of the Solar Bankers Coin Offering

The Solar Bankers Singapore Team reserves the right, at its sole discretion, to change, modify, add, or remove portions of the Terms at any time during the sale by posting the amended Terms on the Solar Bankers Singapore website (www.solarbankers.com). Any Purchaser will be deemed to have accepted such changes by purchasing Solar Bankers Coin. The Terms may not be otherwise amended except in a signed writing executed by both the Purchaser and the Solar Bankers Singapore Team. For purposes of this agreement, "writing" does not include an e-mail message and a signature does not include an electronic signature. If at any point you do not agree to any portion of the then-current version of the Terms, you should not purchase Solar Bankers Coin.

19. Cooperation with Legal Authorities

The Solar Bankers Singapore Team will cooperate with all law enforcement enquiries, subpoenas, or requests provided they are fully supported and documented by the law in the relevant jurisdictions. In accord with one of the core principles of Solar Bankers Singapore — transparency — the Solar Bankers Singapore Team will endeavor to publish any legal enquiries upon receipt.

20. Further Information

For further information regarding the Solar Bankers Coin sale, please contact info@solarbankers.com