

## RIPPPLE TERMS OF USE

### 1. INTRODUCTION

Welcome to Rippple, a social platform owned and operated by Rippple (Pty) Ltd ("Rippple," "we," "us," or "our"). By downloading, registering, or using the Rippple App, you agree to these Terms of Use and the accompanying Privacy Policy.

### 2. DEFINITIONS

- App – The Rippple mobile application.
- User – Any individual who downloads, registers, or interacts with the App.
- Account – The profile created using Google or Apple sign-in, linked to a unique user ID and public-private key pair.
- Rips – The in-app digital tokens exchanged between users for completing favours.
- Data Protection Laws – Refers to the General Data Protection Regulation (GDPR) (UK/EU) and the Protection of Personal Information Act (POPIA) (South Africa).

### 3. USER OBLIGATIONS

You agree to use the App responsibly, lawfully, and in accordance with these terms. You must not use Rippple to commit or facilitate any unlawful acts.

### 4. ACCOUNT TERMS

Accounts are authenticated via Google or Apple sign-in. Your account and associated blockchain key pair are unique and cannot be transferred or reissued.

### 5. LICENSE TO USE THE APP

You are granted a limited, non-exclusive, non-transferable license to use Rippple. Rippple retains all intellectual property rights.

### 6. PROHIBITED ACTIVITIES

You may not:

- Use Rippple for any illegal activity, including fraud, harassment, money laundering, or solicitation.
- Upload or share harmful content or malware.
- Misrepresent your identity or impersonate others.

Any verified illegal activity will result in immediate account termination without notice and may be reported to authorities.

### 7. FACILITATOR ROLE

Rippple acts solely as a platform facilitating social interactions and exchanges. Users are fully responsible for their own actions, content, and transactions conducted through the App.

### 8. ADVERTISING

Rippple displays in-app advertisements delivered through recognized providers such as Google AdMob. These advertisements may be tailored based on non-personally identifiable information, device settings, or general app usage patterns.

- Rippple does not sell or share any personal information with

advertisers.

- AdMob and other providers may use cookies or device identifiers to deliver, measure, and improve ad performance.
- Users can manage ad personalization through their device settings or Google account ad preferences.

All advertising practices comply with GDPR, POPIA, and Google's AdMob policies.

#### 9. DATA AND PRIVACY

Ripple collects only essential information (name, email, unique user ID) through OAuth providers to create and maintain your account. We do not sell, rent, or share personal data. We communicate primarily through in-app notifications and will rarely send emails—only in exceptional cases such as legal obligations, critical updates, or account verification.

#### 10. COMPLIANCE WITH GDPR AND POPIA

Ripple processes all personal information lawfully, fairly, and transparently in accordance with GDPR and POPIA. Users have the right to access, correct, or delete their data, and to withdraw consent for processing at any time.

#### 11. TERMINATION

Ripple may suspend or permanently delete any account that violates these terms or applicable laws.

#### 12. LIMITATION OF LIABILITY

Ripple (Pty) Ltd is not responsible for indirect, consequential, or incidental damages arising from the use of the App.

#### 13. GOVERNING LAW

These terms are governed by the laws of the Republic of South Africa, subject to applicable consumer or data protection laws in the user's jurisdiction.

#### 14. SEVERABILITY

If any clause of these terms is found invalid or unenforceable, the remaining provisions remain in effect.

#### 15. CHANGES TO TERMS

Ripple may amend these Terms of Use. Updates will be posted in-app, and continued use constitutes acceptance.

#### 16. CONTACT

For any questions or concerns, contact: