

TrustLayer Protocol

Legal Review Pack

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This pack is provided for legal review. It reflects the text published at trstlyr.com at the time of generation and is not legal advice. Contact: mdtawhidrahman507@gmail.com

Terms of Service

TrustLayer Protocol — fair, transparent, non-custodial

Last updated: September 3, 2026

These Terms govern your access to the TrustLayer Protocol website, application, SDK, browser extension and any related interface (together, the "Service"). By using the Service you accept these Terms in full. If you do not accept them, do not use the Service.

1. The service

TrustLayer Protocol is a decentralized identity and reputation layer. The Service is provided "as is" and "as available", without warranty of any kind. You retain full control of your keys, identity, and data at all times.

TrustLayer is software, not a financial institution, exchange, broker, dealer, custodian, money transmitter, payment processor or investment adviser. We never take possession or control of your assets.

2. Eligibility and legal capacity

You represent and warrant that you are at least 18 years old (or the age of majority where you live), have full legal capacity to accept these Terms, and are acting on your own behalf.

You further represent that you are not a resident of, located in, or accessing the Service from a restricted jurisdiction under our compliance policy, and that you are not listed on any applicable sanctions list (including OFAC SDN, UK HMT, EU consolidated and UN lists).

Using a VPN, proxy or any other technique to circumvent jurisdictional controls is a material breach of these Terms and voids any related entitlement.

3. Nature of \$TRUST — no security, no investment

\$TRUST is a utility credit used to access protocol features such as verification requests, badge minting, developer API quota, and reputation-gated services. It confers no equity, ownership, profit share, dividend, revenue right, debt claim, redemption right, or governance obligation of any legal entity.

Nothing on the Service constitutes a prospectus, offering memorandum, securities offering, collective investment scheme, financial advice, or an offer or solicitation to acquire a financial instrument in any jurisdiction.

No value, price, liquidity, market, listing, appreciation, yield, staking return, or resale opportunity is promised, guaranteed, or implied at any time. Any figure describing token supply or historic pricing is descriptive of protocol parameters only, not a forecast.

Token acquisitions are purchases of a functional utility credit for use in the protocol, are final, and are non-refundable.

4. Acceptable use

You agree not to use TrustLayer to impersonate others, generate fake trust signals, operate Sybil clusters or automated account farms, sell or rent vouches or reputation, defraud users, distribute malware, or violate applicable law.

We may suspend or revoke handles, badges, verification status and API access where we detect manipulation, abuse, or a breach of these Terms.

5. No deceptive content

We do not host malware, phishing pages, or unsigned downloadable executables. Our browser extension is distributed exclusively through official extension stores after security review.

6. Third-party services and open networks

The Service interoperates with public blockchains, wallets, bridges, decentralized exchanges, RPC providers and other third-party services that we neither control nor endorse. Their availability, fees, and behaviour are outside our control and outside these Terms.

7. Disclaimer of warranties

To the maximum extent permitted by law we disclaim all warranties, express or implied, including merchantability, fitness for a particular purpose, non-infringement, accuracy of reputation scoring, and uninterrupted or error-free operation.

Trust scores and verification badges are heuristic signals. They are not identity guarantees, credit assessments, background checks, or a substitute for your own due diligence.

8. Limitation of liability

To the maximum extent permitted by law, TrustLayer, its contributors and its affiliates are not liable for any indirect, incidental, special, consequential, exemplary or punitive damages, nor for lost profits, lost tokens, lost keys, lost data, or business interruption.

Because TrustLayer is non-custodial, we cannot recover lost wallet keys, reverse on-chain transactions, unwind a signed transaction, or restore deleted local data. Always back up your recovery phrase.

Where liability cannot be excluded, aggregate liability is limited to the greater of (a) the amount you paid to TrustLayer in the 3 months preceding the claim, or (b) USD 100.

9. Indemnity

You agree to indemnify and hold harmless TrustLayer, its contributors and affiliates against claims, losses and expenses arising from your use of the Service, your breach of these Terms, or your breach of applicable law, sanctions or tax obligations.

10. Risk acknowledgement

Digital assets are volatile and may lose all value. You must read and accept the Risk Disclosure (<https://trstlyr.com/risk-disclosure>) and, where you acquire \$TRUST, the Token & Presale Terms (<https://trstlyr.com/token-terms>) before proceeding.

11. Changes, suspension and termination

We may modify, suspend or discontinue any part of the Service, and may update these Terms. Material changes will be reflected in the "last updated" date. Continued use after an update constitutes acceptance.

12. Governing law and disputes

These Terms are governed by the laws of the jurisdiction in which the publishing contributor entity is established, without regard to conflict-of-law rules. [PLACEHOLDER — to be fixed by counsel: governing law, seat of arbitration, arbitral rules, class-action waiver, consumer carve-outs.]

Before commencing formal proceedings, you agree to attempt good-faith resolution by contacting legal@trstlyr.com.

13. Force majeure and severability

We are not liable for failures caused by events beyond reasonable control, including network congestion, chain reorganisation, RPC or infrastructure outage, regulatory action, or force majeure.

If any provision is held unenforceable, the remainder stays in force.

14. Contact

For legal inquiries: mdtawhidrahman507@gmail.com.

Risk Disclosure & Disclaimer

Understand the risks before you participate

Last updated: September 3, 2026

\$TRUST is a utility credit for the TrustLayer Protocol. It is not a security, investment contract, or financial instrument, and no value, price appreciation, or return is guaranteed or implied. You must be able to lose the full amount you allocate. If you are not comfortable with any risk below, do not participate.

1. Volatility risk

Digital assets are highly volatile. Their market price can move sharply in short periods and can lose all value. Utility credits held on-chain may become worth zero.

2. No market, no liquidity

There may never be a secondary market for \$TRUST, and any market that exists may be thin, illiquid, or cease to exist. No listing, market maker, buyback or exit route is promised.

3. Regulatory risk

Laws applicable to digital assets are evolving and vary by jurisdiction. Participation may become restricted, taxed, or prohibited where you live at any time. A regulator may characterise a token differently from the issuer's description, which can force changes to, or termination of, protocol features.

You are solely responsible for compliance with the laws, sanctions and tax obligations applicable to you.

4. Smart-contract and technical risk

TrustLayer contracts are open source and, while internally reviewed, may contain bugs, exploits, or upgrade paths that result in partial or total loss of assets. Third-party bridges, DEXs, wallets and RPC providers carry independent risk.

The current external-audit status of each deployed contract is published at <https://trstlyr.com/security>. Do not assume any contract is audited unless it is listed there as audited.

5. Total-loss risk

No fund is held in custody. Lost private keys, incorrect transactions, phishing, or smart-contract failure can permanently destroy access to your tokens. There is no recourse, insurance, or compensation scheme.

6. Early-stage and execution risk

TrustLayer is an early-stage protocol. Roadmap items, tokenomics, utility mechanics and reward pools may change, be delayed, be reduced, or be discontinued. Network effects and demand are speculative. The project may cease development entirely.

7. Reputation-signal risk

Trust scores, vouches and badges are probabilistic anti-Sybil signals, not identity guarantees. Determined adversaries may partially manipulate signals, and legitimate users may be incorrectly flagged. Do not rely on a score as the sole basis for a financial decision.

8. No refunds, no warranty

All acquisitions are final. TrustLayer provides no warranty of value, functionality, or fitness for any purpose, and no refund policy applies.

9. Jurisdictional restrictions

Participation may be restricted in your jurisdiction. Tier-1 restricted regions are hard-blocked at entry, and additional sanctioned regions are flagged and reviewed. Attempting to bypass these controls is a breach of the Terms of Service.

10. Forward-looking statements

Any statement about future features, adoption, integrations or supply mechanics is forward-looking and subject to change. Forward-looking statements are not promises and should not be relied upon.

Disclaimer

Nothing in this document is legal, financial, or tax advice. Consult a qualified professional in your jurisdiction before participating.

Token & Presale Terms

\$TRUST utility credit — acquisition terms and conditions

Last updated: September 3, 2026

These Token & Presale Terms apply in addition to the Terms of Service and Risk Disclosure whenever you acquire \$TRUST through a TrustLayer interface. They describe what \$TRUST is, what it is not, and the conditions of acquisition.

1. What you are acquiring

\$TRUST is an ERC-20 utility credit deployed on Base mainnet. Acquiring \$TRUST grants a functional right to consume protocol services (verification requests, badge minting, API quota, reputation-gated access) at prevailing protocol rates.

You are not acquiring shares, units, debt, a profit share, a revenue share, a dividend right, a redemption right, an ownership interest, or any claim against any legal entity or its assets.

2. Not an investment; no expectation of profit

You acknowledge that you are acquiring \$TRUST for its intended utility within the protocol and not with an expectation of profit derived from the efforts of others.

No return, yield, appreciation, buyback, listing, market, or resale value is promised or implied. The protocol may change pricing, reward pools, and utility mechanics at any time.

Any tier pricing shown at the point of acquisition describes the protocol rate at that moment only, and is not a valuation, a forecast, or a representation of market price.

3. Eligibility, sanctions and restricted jurisdictions

Acquisition is unavailable to persons resident in, located in, or accessing from Tier-1 restricted jurisdictions, and to any person subject to applicable sanctions. Jurisdiction is checked at entry and re-checked server-side at intake; a mismatch blocks the acquisition.

You must complete the self-certification and, where required, the identity intake step before acquiring. Providing false information voids the acquisition and any related entitlement.

4. Delivery, allocation and lock-ups

Tokens are delivered to the wallet address you sign with. It is your sole responsibility to control that address; delivery to an exchange address, a smart-contract address you do not control, or a wrong chain may result in permanent loss.

Allocations, vesting and distribution schedules are enforced by on-chain contracts and treasury processes described at <https://trstlyr.com/tokenomics> and <https://trstlyr.com/transparency>.

5. Final, non-refundable, no cancellation

All acquisitions are final at the point of on-chain settlement. There is no cooling-off period, cancellation right, chargeback, or refund, except where a mandatory consumer right applies in your jurisdiction and cannot be waived.

6. Taxes

You are solely responsible for determining and paying any tax arising from acquiring, holding, using or disposing of \$TRUST. TrustLayer does not provide tax advice and does not withhold or report on your behalf

unless legally compelled.

7. Contract and smart-contract risk

Token and sale contracts are open source. External-audit status is published at <https://trstlyr.com/security>. Treasury operations require multi-signature authorisation. Despite these controls, contract failure can result in total loss.

8. Termination and modification of the sale

TrustLayer may pause, modify, reprice, extend, reduce, or terminate any acquisition programme at any time, including for legal, regulatory, security or operational reasons, without liability.

9. Acknowledgements

By proceeding you confirm that you have read the Terms of Service, the Risk Disclosure and these Token & Presale Terms; that you understand \$TRUST is a utility credit and not a security or investment; that you can bear a total loss; and that no representation of future value has been made to you.

10. Contact

Token and compliance inquiries: mdtawhidrahman507@gmail.com.

Privacy Policy

Your data stays with you — local-first and non-custodial

Last updated: September 3, 2026

TrustLayer is a decentralized identity protocol. Identity keys are generated and encrypted (AES-GCM) inside your browser and never transmitted to us. This policy describes the limited data processed server-side and your rights over it.

1. What we never do

We never request, store, or transmit your wallet private keys or seed phrases.

We never take custody of your funds. TrustLayer is fully non-custodial.

We never sell, rent, or share personal data with advertisers or data brokers.

We never install software on your device without your explicit consent through an official store.

2. What we process

Public wallet address (for trust-score lookups and delivery of on-chain entitlements).

Public handle and display name that you choose.

Anonymised interaction proofs — cryptographic hashes only, no personal content.

For token acquisition flows only: full name, email, declared country and detected IP country, encrypted at rest.

Aggregated, non-identifying request metrics and error traces used to keep the service healthy.

3. Legal bases

Where GDPR or an equivalent regime applies, we rely on: contract performance (operating the account and delivering requested protocol services); legitimate interests (security, abuse and Sybil prevention, service reliability); legal obligation (sanctions screening, record retention); and consent where separately requested.

4. Wallet signatures

When you connect a wallet we request a standard EIP-191 signature to prove ownership of the address. This signature does not authorise any transaction, transfer, or approval — it is read-only authentication equivalent to "Sign-In with Ethereum".

5. Cookies and tracking

We do not use third-party advertising cookies, fingerprinting, or cross-site tracking pixels. Local browser storage is used to hold your encrypted identity and app preferences on your own device.

6. Processors and transfers

We use a managed database/auth provider, edge hosting, an email/notification provider, and AI providers for content generation. Personal data is not used to train third-party models. Where data is transferred internationally we rely on the processor's standard contractual clauses.

7. Retention

Retention periods are set out in the Data & Proof Retention Policy. On-chain proofs are permanent and immutable and cannot be deleted, including following a deletion request.

8. Your rights

Subject to applicable law you may request access, rectification, erasure of server-side records, restriction, portability, and objection, and may withdraw consent where consent is the basis.

Requests: mdtawhidrahman507@gmail.com. We respond within 30 days. You may also complain to your local supervisory authority.

9. Children

The Service is not directed to persons under 18. We do not knowingly process data of minors; if you believe we have, contact us and we will delete it.

10. Security and breach

All server-side tables enforce row-level security; sensitive fields are encrypted at rest and reachable only through admin-role paths with step-up verification. In the event of a personal-data breach we will notify affected users and, where required, regulators without undue delay.

11. Contact

Privacy questions: mdtawhidrahman507@gmail.com.

Data & Proof Retention Policy

What TrustLayer stores, where, and for how long

Last updated: September 3, 2026

TrustLayer is local-first and non-custodial. Identity keys are generated and encrypted (AES-GCM) inside the user's browser and never transmitted. This document describes the limited data processed server-side and the retention period applied to each category.

1. Data we never collect

Wallet private keys, seed phrases, or recovery phrases.

Custody of user funds — the protocol is fully non-custodial.

Advertising identifiers, third-party tracking pixels, or fingerprinting data.

2. Local-only data (user device)

Encrypted identity keypair, local proof queue, offline vouch drafts, and messenger history are stored in browser storage under AES-GCM encryption.

Retention: controlled entirely by the user. Clearing site data or exporting the 12-word recovery phrase is the only migration path; TrustLayer cannot restore it.

3. Public protocol data (on-chain / proofs)

Public wallet address, public handle, display name, vouch proofs, badge mints and trust-score snapshots.

Proof hashes are anchored to Base mainnet and to Merkle roots. Retention: permanent and immutable — on-chain records cannot be deleted or amended, including on account deletion requests.

4. Compliance & audit records

compliance_log: every geo-check, self-certification, purchase acceptance, block and jurisdiction mismatch event. Retention: minimum 5 years, no automated purge.

Admin audit log: privileged administrative actions, including badge grants/revocations and treasury operations. Retention: minimum 5 years.

5. KYC / presale intake

Collected only for token acquisition flows: wallet address, full name, email, declared country and detected IP country.

Personally identifiable fields are encrypted at rest with pgcrypto and are decryptable only through an admin-role RPC guarded by a rotating admin secret.

Retention: minimum 5 years, encrypted, in line with financial record-keeping expectations.

6. Operational telemetry

Aggregated, non-identifying request metrics and error traces used to keep the read edge and cron jobs healthy.

Retention: 30 days rolling, then discarded.

7. Access control

All server-side tables enforce row-level security. Sensitive tables are reachable only by service-role code paths or by admin-role holders verified through a separate roles table and TOTP step-up.

Encryption-key rotation requires export under the current secret, rotation of the secret, and a re-encryption backfill.

8. User rights

Users may export their identity and proof set at any time from the app, and may delete all local data from their device.

Requests regarding server-side records: mdtawhidrahman507@gmail.com. Note that immutable on-chain proofs cannot be erased.