

VAULTX – TERMS OF USE & COMMUNITY GUIDELINES

Last Updated: November 2025

1. Introduction

1.1. VaultX (“VaultX,” “we,” “our,” or “us”) is a private and membership-based digital

community that provides access to educational content, market research commentary, analytical discussion, and collaborative resources relating to cryptocurrency and blockchain-related markets. VaultX functions exclusively as an informational, educational, and research-oriented platform and does not provide, facilitate, or imply the provision of financial advisory services.

1.2. The Services offered by VaultX include but are not limited to: (a) access to a private Discord community; (b) written, audio, and visual educational resources; (c) research discussions and market observation commentary; and (d) optional mentorship guidance intended to support personal development in strategic thinking and analytical capabilities. These offerings are designed for educational enrichment and are not tailored to any individual’s financial circumstances or objectives.

1.3. All content, materials, and communications disseminated through VaultX, whether originating from VaultX staff, representatives, or community members, are provided strictly for the purpose of general learning and informational use. Nothing provided through the Services shall be construed as investment advice, financial consultation, portfolio strategy recommendation, or a solicitation to buy, sell, or hold any financial asset.

1.4. By accessing the website located at <https://vaultx-official.com/>, entering the VaultX community environments (including, without limitation, Discord channels), or utilizing any aspect of the Services, you acknowledge that you have read, understood, and agree to be bound by the terms and conditions set forth in this document (“Terms”). If you do not agree with these Terms, you must cease all use of the Services immediately.

2. Educational Purpose & Investment Disclaimer

2.1. VaultX does not provide investment, legal, accounting, tax, or financial planning advice of any kind. The Services are not intended to serve as a substitute for the personalized judgment and expertise of licensed financial or investment professionals.

2.2. Any statements, commentary, data interpretation, or shared analysis represent the personal opinions, beliefs, and interpretations of the individuals sharing them, based on their independent understanding of market conditions. Such information may be

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speculative, subjective, incomplete, or based on publicly available sources that may contain inaccuracies.

2.3. You acknowledge that you bear sole and full responsibility for evaluating the risks associated with any financial decisions you make. You agree to conduct your own independent research and due diligence and to consult appropriate licensed professionals before making financial commitments in cryptocurrency or any other market.

2.4. You understand and agree that cryptocurrency markets are highly speculative and volatile, and that the value of digital assets may rise or fall rapidly without warning. Past performance, market sentiment, or community discussion does not guarantee future results or profitability. Loss of capital is possible and may be substantial.

3. Independence & Non-Advisory Role

3.1. VaultX operates independently and does not maintain financial partnerships, sponsorships, payment arrangements, or promotional affiliations with cryptocurrency issuers, exchanges, investment groups, or financial organizations that could influence or bias the educational content presented within the Services.

3.2. All contributions made by VaultX team members, moderators, or community participants reflect independent viewpoints and should not be interpreted as objective, verified, or universally applicable strategies. No participant in VaultX holds themselves out as acting in a fiduciary capacity to any other member.

3.3. VaultX does not employ certified financial advisors, licensed brokers, portfolio managers, or regulated investment professionals. Accordingly, all statements made within VaultX are to be interpreted as non-professional, informal, and educational discourse only.

3.4. You are encouraged and advised to obtain independent professional advice from qualified individuals (including financial advisors, tax specialists, and legal professionals) prior to making decisions that may have financial, legal, or regulatory consequences.

4. Eligibility & Age Requirements

4.1. Access to VaultX and its Services is strictly limited to individuals who are **at least eighteen (18) years of age**, or who have reached the legal age of majority required to independently engage in cryptocurrency-related activities in their jurisdiction, whichever is greater.

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4.2. By entering the VaultX community or utilizing the Services, you represent and warrant that you meet the required age threshold and possess full legal capacity and authority to enter into binding contractual agreements.

4.3. Individuals who do not meet the minimum age requirement are expressly prohibited from accessing, using, or participating in any VaultX Services. Parental consent does not provide exception to this restriction.

4.4. Any falsification, misrepresentation, or concealment of age or identity constitutes a breach of these Terms and may result in immediate termination of membership privileges without refund, in addition to any other rights or remedies available to VaultX.

5. Services & Membership Structure

5.1. VaultX provides the following categories of Services to its members:

5.1.1. **Private Discord Community Access:** Members may obtain entry to private communication channels reserved for active subscribers, enabling participation in structured discussions, educational dialogue, and collective research environments.

5.1.2. **Educational and Research Resources:** Members may be provided with access to curated learning materials, reference documents, analytical frameworks, and general educational content designed to improve financial literacy and critical reasoning abilities in digital markets.

5.1.3. **Mentorship and Support Opportunities:** Certain membership tiers may include access to additional advisory discussions intended to provide guidance in developing market awareness, analysis methods, and decision-making frameworks; however, such interactions shall not constitute professional advisory services of any kind.

5.2. The features, privileges, tools, and access offered within each membership tier may vary and are subject to modification, reduction, enhancement, or reclassification at the sole discretion of VaultX and without requirement of prior notice.

5.3. Membership enrolment, subscription payments, renewals, access control, and billing functionality are administered exclusively through the Whop platform. By subscribing, you acknowledge that Whop's separate Terms and Conditions also apply to your membership.

6. Community Guidelines & Conduct Requirements

6.1. VaultX maintains and enforces standards of professional, respectful, and constructive conduct within all community environments. Members are expected to

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communicate in a courteous, lawful, and integrity-driven manner. Abusive language, harassment, intimidation, defamation, discrimination, or any form of hostile or disruptive behaviour is strictly prohibited.

6.2. Members shall not engage in any of the following prohibited activities:

- Spaming, mass messaging, or repeated unsolicited communication
- Distribution of illegal, harmful, pornographic, violent, or otherwise inappropriate material
- Misrepresentation or impersonation of VaultX staff, moderators, or other individuals
- Solicitation of members for private gain, recruitment to external programs, or off-platform sales schemes

6.3. Members are expressly prohibited from engaging in harmful financial conduct, including but not limited to:

- Coordinated market manipulation, pump-and-dump activities, or deceptive trading schemes
- Promotion or distribution of scam, fraudulent, or knowingly misleading investment opportunities
- Attempting to use fellow members as exit liquidity or personal financial advantage
- Presenting speculative claims as factual guarantees of financial performance

6.4. All shared content, opinions, and analytical discussions must be made in good faith and with reasonable regard for accuracy. Members must refrain from knowingly spreading false, misleading, or manipulative information.

6.5. Violation of these conduct standards may result in remedial measures including, but not limited to, warnings, temporary suspension, or permanent revocation of membership privileges. **No refunds will be issued** in connection with disciplinary actions. VaultX shall retain sole discretion in determining the appropriate consequences.

7. Intellectual Property & Content Use Restrictions

7.1. All educational materials, written content, research summaries, visual artwork, branding elements, community discussions, proprietary analytical methodologies, digital assets, instructional media, and any other content made available through VaultX (collectively, the “Content”) are protected by international copyright, trademark,

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trade secret, and intellectual property laws. Ownership of all Content remains exclusively with VaultX unless otherwise explicitly stated in writing.

7.2. Content contributed by community members within the VaultX platform, including but not limited to messages, shared analyses, research commentary, and collaborative discussion, shall be treated as material contributed to a private, closed environment. While contributing members retain ownership of their original work, such content is **not** to be reproduced, extracted, referenced externally, or redistributed in any manner that reveals the internal operations or discussions of VaultX.

7.3. You agree that you shall **not**, under any circumstances:

- Reproduce, copy, modify, publish, distribute, or publicly display any VaultX Content outside the membership environment
- Share private messages, screenshots, recordings, or transcripts of VaultX discussions or calls
- Transfer, sell, sublicense, or otherwise provide access to VaultX Content to non-members
- Use VaultX Content to create, support, or enhance competing educational communities, research groups, or commercial services

7.4. Content provided through VaultX is licensed to you solely for **personal, non-commercial educational use**. You may not exploit any Content for financial or strategic advantage, business development, public content creation, or investment service offerings.

7.5. Any unauthorized disclosure, reproduction, commercial use, or external publication of VaultX Content constitutes a breach of these Terms and may result in immediate termination of access, issuance of legal proceedings, and pursuit of damages, injunctive relief, or other remedies available under applicable law.

8. Community Collaboration and Contribution Practices

8.1. VaultX encourages good-faith contribution, knowledge sharing, and collaborative research that promotes collective learning and elevates the quality of discourse within the community. Members are expected to provide value sincerely and with respect for the diverse perspectives and experience levels present.

8.2. VaultX may, at its sole discretion, acknowledge, highlight, or otherwise credit members who provide meaningful research, thoughtful commentary, analytical frameworks, or educational support that benefits the broader community.

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8.3. Any incentive, recognition, benefit, bonus, increased access, role elevation, or optional reward given to members who contribute effectively is not contractual, guaranteed, or earned as compensation. Such gestures are discretionary and may be modified, withheld, or discontinued at any time without notice.

8.4. Your participation in VaultX does not entitle you to ownership interest, managerial authority, profit-sharing rights, or any expectation of financial gain from the contributions or commercial activities of VaultX.

9. Payment Terms & Billing Conditions

9.1. All membership payments, including recurring billing, invoicing, access management, cancellations, and renewals, are processed through Whop, which uses Stripe and associated payment processors for secure transaction execution. By subscribing to VaultX, you additionally agree to comply with Whop's own Terms of Service and payment processing conditions.

9.2. By initiating a subscription, you authorize VaultX and Whop to automatically charge the payment method on file for all membership fees at the interval selected at the time of purchase (e.g., monthly, quarterly, annual, or lifetime access).

9.3. If a payment attempt is declined, expired, reversed, disputed, or otherwise fails, VaultX may suspend, restrict, or terminate your access to the Services until full payment has been successfully processed, and any outstanding balances have been resolved.

9.4. Subscription memberships renew automatically unless cancelled through your Whop account dashboard prior to the upcoming renewal date. Failure to cancel before renewal will result in the next billing cycle being charged.

9.5. VaultX reserves the right to adjust pricing, introduce new membership tiers, restructure access privileges, or discontinue offerings. Any such changes affecting active subscribers will be communicated via reasonable notice.

10. Account Security, Access Restrictions & Responsibility

10.1. You are solely responsible for safeguarding and maintaining the confidentiality of your account login credentials, including passwords, authentication methods, and access tokens. You agree to take reasonable precautionary measures to prevent unauthorized access to your account.

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10.2. VaultX membership accounts are strictly assigned to individual users. Account sharing, password sharing, or granting access to third parties is expressly prohibited, regardless of intent or affiliation. Group, organizational, or shared access requires a separate written licensing agreement.

10.3. You agree to notify VaultX immediately upon any suspicion of unauthorized access, compromised account credentials, device breaches, or security violations affecting your membership or the VaultX platform.

10.4. VaultX may suspend, restrict, or terminate your membership at any time if we determine, at our sole discretion, that you have violated these Terms, attempted to circumvent access controls, or engaged in conduct detrimental to VaultX or its members. No refunds will be issued in connection with account enforcement actions.

11. Service Availability and Operational Modifications

11.1. VaultX endeavours to maintain operational continuity and access to Services; however, VaultX does not guarantee uninterrupted availability, performance stability, or absence of technical disruptions. Temporary downtime may occur due to maintenance, upgrades, network conditions, platform hosting limitations, or third-party service dependencies.

11.2. VaultX reserves the right to modify, suspend, restrict, or discontinue any part of the Services, features, communication channels, educational resources, community access points, or membership structures at any time and for any reason, without prior notice, where such changes do not violate statutory obligations.

11.3. The performance and availability of the Services rely on third-party platforms, including but not limited to Discord, Whop, and cloud hosting providers. VaultX bears no responsibility for outages, disruptions, policy changes, data incidents, or limitations arising from such external platforms.

12. Privacy & Data Protection Practices

12.1. VaultX collects, stores, and processes personal data in accordance with its Privacy Policy, which forms an integral component of these Terms. By using the Services, you acknowledge and consent to such data handling practices.

12.2. While VaultX implements reasonable technical and organizational measures to safeguard personal and account data, no digital system is entirely immune to intrusion, interception, breach, malware, or unauthorized access. You acknowledge and accept such inherent risk when communicating online.

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12.3. Third-party service providers integrated into the VaultX ecosystem (including Whop, Discord, and payment processors) may collect, store, or process additional user data under their own privacy policies. VaultX does not control or govern these independent policies.

13. Disclaimers and Limitations of Reliance

13.1. The Services are provided on an **“as-is” and “as-available”** basis. VaultX expressly disclaims all warranties, whether express, implied, statutory, or otherwise, including but not limited to warranties of accuracy, reliability, completeness, merchantability, fitness for a particular purpose, or non-infringement.

13.2. VaultX makes no commitment, representation, or guarantee regarding the accuracy or timeliness of information shared within the platform. Market discussions may be speculative, incomplete, or based on evolving conditions, and should not be relied upon for financial decision-making.

13.3. VaultX is not responsible for external websites, third-party content, hyperlinks, software, services, or communications made outside the official VaultX platform environment.

13.4. No communication, material, or guidance received through VaultX shall be interpreted as a promise of profit, performance expectation, or assurance of favourable trading outcomes. You acknowledge that you engage in any market activities at your **own independent risk**.

14. Limitation of Liability

14.1. To the fullest extent permitted by applicable law, VaultX, including its owners, operators, affiliates, representatives, moderators, contractors, and service providers, shall **not** be liable for any direct, indirect, incidental, consequential, special, exemplary, punitive, or economic damages arising out of or relating to: (a) use or inability to use the Services; (b) reliance on any educational materials, market commentary, discussions, or shared opinions; (c) participation in community activities or interactions; or (d) any financial or trading decisions made by you.

14.2. In the event that VaultX is found liable for damages notwithstanding the limitations stated herein, such liability shall be strictly limited to the total monetary value of the membership fees paid by you to VaultX in the **twelve (12) months** immediately preceding the event giving rise to the claim. No claim may exceed this amount, regardless of the nature, magnitude, or basis of such claim.

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14.3. You acknowledge that participation in cryptocurrency trading and digital asset markets involves substantial financial risk, including the risk of total capital loss, and you agree that you engage in such activities voluntarily and entirely at your own discretion and responsibility. You further agree that VaultX bears no duty, obligation, or liability to prevent or mitigate such risks.

15. Refund Policy

15.1. All membership purchases, subscription fees, and access payments are final and non-refundable. VaultX maintains a strict no-refund policy applicable in all circumstances, including but not limited to dissatisfaction with Services, inactivity, misunderstanding of membership features, or voluntary account cancellation.

15.2. By initiating and maintaining a paid membership, you expressly acknowledge and agree to this non-refundable payment condition and waive any right to chargeback, dispute, contest, or reverse any payment based on dissatisfaction or subjective performance expectations.

15.3. You may cancel your membership at any time through your Whop account dashboard. Cancellation will prevent further billing but **does not** confer any right to reimbursement for unused time. Membership access will remain active until the conclusion of the current billing period.

16. Dispute Resolution

16.1. These Terms and your use of the Services shall be governed by widely recognized **international contract principles** and standards applicable to online commercial agreements, without reliance on any one jurisdiction's domestic consumer protection frameworks.

16.2. Any dispute, controversy, or claim arising out of or relating to these Terms, the Services, or your membership in VaultX shall be resolved exclusively through **binding arbitration** conducted digitally or in a mutually practical global venue. Litigation in public courts is expressly waived except where required by law.

16.3. You agree that arbitration proceedings shall be conducted on an **individual basis only**. You hereby waive any right to participate in or initiate class actions, collective claims, joint litigation, or representative proceedings of any type.

16.4. You further waive any right to trial by judge or jury. Arbitration decisions shall be final and enforceable.

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16.5. You may opt-out of the arbitration requirement **only** by submitting written notice to jordan.vaultx@gmail.com within **thirty (30) days** of first accepting these Terms. Failure to do so constitutes permanent acceptance of the arbitration agreement.

17. Third-Party Platform Terms

17.1. VaultX utilizes **Whop** for membership access, billing, subscription management, and entitlements. By using VaultX membership, you also agree to be bound by Whop's independent Terms of Service, Privacy Policy, and data processing conditions.

17.2. VaultX operates its community discussion environment primarily through **Discord**, which maintains its own governance standards. Your use of VaultX within Discord requires full compliance with Discord's Terms of Service, Acceptable Use Policy, and related platform rules.

17.3. VaultX is not responsible for any modifications, restrictions, policy adjustments, outages, data handling practices, or operational changes made by Whop, Discord, or any other third-party service integrated into the VaultX ecosystem.

18. General Provisions

18.1. These Terms constitute the **entire and complete agreement** between you and VaultX with respect to your use of the Services, superseding all prior communications, understandings, agreements, or representations, whether oral or written.

18.2. If any provision of these Terms is found to be invalid, unenforceable, or in conflict with applicable law, such provision shall be interpreted or modified to the minimum extent necessary to remain enforceable. All remaining provisions shall continue in full force and effect.

18.3. VaultX reserves the right to amend, revise, modify, or replace these Terms at any time. Continued use of the Services after such modifications constitutes your acceptance of the updated Terms.

18.4. VaultX may assign or transfer its rights and obligations under these Terms at its discretion. You may not assign, transfer, or delegate your membership rights without prior written authorization.

18.5. No failure or delay by VaultX to enforce any provision of these Terms shall be construed as a waiver of its right to enforce the provision at a later time.

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19. Contact Information

For inquiries, requests, clarification, or formal notices relating to these Terms or the Services, please contact:

Email: jordan.vaultx@gmail.com

Website: <https://vaultx-official.com/>

Billing & Subscription Support: Available exclusively through the **Whop Support Portal**