



Terms of Service - MoneyPlant

Effective Date: May 7th 2025

Last Updated: May 9th 2025

Welcome to *MoneyPlant* – a decentralized liquidity protocol providing stable, predictable ROI through secure, risk-managed DeFi strategies.

By accessing or using the *MoneyPlant* platform, including any associated interfaces, smart contracts, or communication channels, **you agree to these Terms of Service.**

Please read them carefully.

1. Platform Nature

MoneyPlant is a **non-custodial, decentralized protocol**. Users interact directly with smart contracts. We do not ever take custody of your funds or access your private keys.

2. User Eligibility

You must:

- You are at least 18 years old or of legal age and capacity in your jurisdiction.
- Not be located in or a resident of a **restricted/prohibited jurisdiction** (as defined in future compliance disclosures), nor are you restricted by law from participating in blockchain-based financial protocols.
- You have the full authority and capacity to interact with decentralized financial products using your own funds and wallet.



3. User Authorization & Fund Usage

By depositing funds into *MoneyPlant*, **you expressly authorize MoneyPlant's smart contracts** to:

- Utilize your deposited assets across a range of DeFi protocols and liquidity strategies.
- Allocate funds for yield farming, liquidity provisioning, and other on-chain operations for the purpose of generating interest or returns.

This authorization is executed **on-chain**, and you retain **full control over your wallet and withdrawal rights at all times**.

MoneyPlant will not and cannot use your funds outside of protocol-defined activities.

4. User Responsibilities

You are solely responsible for:

- Safeguarding your wallet, keys, and seed phrases
- Understanding the mechanics and risks of DeFi, yield farming, and liquidity provisioning.
- Understanding smart contract interactions
- Ensuring compliance with your local laws and tax regulations
- Monitoring your investment status, accrued earnings, and withdrawal eligibility.

MoneyPlant **does not provide financial or legal advice**. All interactions with the protocol are at your own risk.

4. Investment Mechanics

By participating in *MoneyPlant*:

- You accept the 10% flat **deposit and withdrawal fee**
- You acknowledge the platform's **2x return cap** and maximum downside of 19%



- You understand that **earnings are shared among stakers**, with 99% distributed to users and 1% to treasury
- You agree to have funds **auto-withdrawn or auto-reinvested** based on settings once the cap is reached

You acknowledge and accept this model upon depositing funds.

5. Risk Disclosure and Limitations

While *MoneyPlant* is built on risk-managed strategies, **participation involves risks**, including but not limited to:

- Smart contract bugs or vulnerabilities
- Volatility in underlying DeFi protocols
- Regulatory uncertainty or restrictions
- Wallet compromise or user error

MoneyPlant assumes **no liability for loss of funds** due to any external event, blockchain failure, smart contract exploit, or market movement.

- Crypto investments carry **market, smart contract, and regulatory risks**
- MoneyPlant is not liable for losses due to:
 - Network or contract exploits
 - Third-party wallet issues
 - User mistakes (e.g. sending funds to wrong address)
- The platform is currently **unaudited**, with an audit scheduled for **June 2025**

Use *MoneyPlant* only if you fully understand the **DeFi environment and associated risks**.

Disclaimer: As of this publication, the *MoneyPlant* smart contracts are undergoing audit. Users participate **at their own discretion** until such certification is completed.

6. Community Conduct

All users are expected to:

- Maintain respectful communication within Discord, Telegram, and other community channels.
- Avoid abusive, fraudulent, or deceptive behavior.
- Report bugs or suspicious activity in good faith.

MoneyPlant reserves the right to **restrict access** to community resources or features for any user found in violation of community guidelines.

7. Changes to the Terms

MoneyPlant may update these Terms periodically to reflect legal, technical, or platform changes.

Continued use of the platform after such updates constitutes your agreement to the revised terms.

We will provide notice via our website or official channels in the event of material changes.

8. Governing Law

These Terms shall be governed by and construed in accordance with the applicable laws of the jurisdiction from which the platform is legally operated, without regard to conflict of law principles.

As a decentralized platform, enforcement and compliance may differ by region.