

# Veilo Layer LLC – Disclaimers

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## Disclaimers

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**Effective Date:** April 30, 2026 **Last Updated:** May 12, 2026

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### 1. Purpose

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This Disclaimers document is incorporated by reference into the Veilo [Terms of Service](#), [Privacy Policy](#), [Risk Disclosure](#), [Acceptable Use Policy](#), and [Compliance Statement](#). It also applies to all Veilo websites, applications, marketing materials, social-media posts, documentation, blog posts, demos, and other communications by **Veilo Layer LLC** (“**Company**”, “**Veilo**”, “**we**”, “**us**”, or “**our**”), a Wyoming limited liability company (Wyoming Secretary of State Entity ID **2026-001871701**, formed January 20, 2026). Capitalised terms used but not defined herein have the meanings given in the [Terms of Service](#).

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### 2. “As Is” – General Disclaimer of Warranties

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THE VEILO WALLET BROWSER EXTENSION, MOBILE APPLICATIONS, WEB DAPP, RELAYER, SDK, DOCUMENTATION SITE, AND MARKETING WEBSITE (COLLECTIVELY, THE “**SERVICES**”) ARE PROVIDED “**AS IS**” AND “**AS AVAILABLE**”, WITH ALL FAULTS, AND WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY, OR OTHERWISE.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, VEILO DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO:

- Implied warranties of **merchantability**, **fitness for a particular purpose**, **non-infringement**, and **quiet enjoyment**
- Warranties arising from course of dealing or course of performance

- Warranties of **uninterrupted, secure, accurate, error-free, or virus-free operation**
  - Warranties that defects will be corrected
  - Warranties regarding the **accuracy, reliability, completeness, or timeliness** of any information provided through the Services
  - Warranties that the Services will achieve any **specific outcome**, including any specific level of privacy, anonymity, transaction speed, fee, or yield
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### 3. No Financial, Investment, Legal, or Tax Advice

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**NOTHING IN THE SERVICES, ON ANY VEILO WEBSITE, OR IN ANY VEILO COMMUNICATION CONSTITUTES FINANCIAL, INVESTMENT, LEGAL, TAX, OR ACCOUNTING ADVICE.**

This includes:

- Token prices, market data, charts, “trending” lists, and portfolio values
- Swap quotes, slippage estimates, fee estimates, and routing suggestions
- Transaction history summaries, P&L estimates, or earnings analytics
- Educational content in the documentation, blog, social media, or community channels

Information presented in the Services is for **informational purposes only**. You should not treat any of it as a recommendation to buy, sell, hold, swap, lend, borrow, or otherwise transact in any cryptocurrency or token. Past performance does not predict future results.

**Always consult qualified professionals** (financial advisor, tax advisor, lawyer) before making decisions that involve financial, legal, or tax consequences.

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### 4. Privacy Is Probabilistic, Not Absolute

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**Veilo does not guarantee anonymity, untraceability, or unlinkability of your transactions.** The Privacy Pool is designed to make linking a deposit to a withdrawal cryptographically difficult, but the **practical level of privacy** you experience depends on factors outside Veilo’s control, including:

- The size of the anonymity set at the time of your transactions
- Patterns in timing and amount
- Your behaviour outside the Pool (address reuse, off-chain disclosure)
- Future advances in chain analytics, statistical attacks, or cryptanalysis

- Bugs in the cryptographic primitives, circuits, smart contracts, or client code
- Compromise or coercion of the Relayer or its sub-processors
- Compulsory disclosure under applicable law

Marketing language such as “private”, “anonymous”, “shielded”, “untraceable”, “disconnect your wallet from your actions”, or “feels like a regular wallet” describes the **design intent** of the Service. It does not constitute a warranty of any specific privacy outcome. See [Risk Disclosure](#) Section 4 for a detailed discussion.

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## 5. No Endorsement of Third-Party Tokens

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Veilo’s Services support a defined list of tokens (currently SOL, USDC, USDT, USD1, JUP, and others as added). **Inclusion of a token in the supported list is not an endorsement** of that token, its issuer, or its market activity. Veilo does not:

- Audit, vet, or certify any token
- Make any representation about the legal status of any token in any jurisdiction (including whether it is a security)
- Make any representation about the solvency, governance, or business of any token issuer
- Make any representation about the future market price or liquidity of any token
- Provide insurance against losses from token de-pegging, exploits, depreciation, or termination

You are responsible for evaluating any token before transacting in it.

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## 6. No Endorsement of Third-Party Services and dApps

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The Services may interact with or display information from third-party services, including:

- DEX aggregators (Jupiter), AMMs (Raydium), order books (OpenBook);
- Price oracles (CoinGecko, DexScreener, GeckoTerminal);
- RPC providers (Helius);
- Independent Relayer operators, MPC node operators (if and when adopted), validators, and wallet providers;
- Smart contracts and dApps you connect to via the Mobile App’s dApp browser, the Extension’s WalletConnect / `window.solana` provider, or otherwise.

The Company does **not** endorse, vet, audit, or guarantee any third-party service. Use of third-party services is **entirely at your own risk** and subject to their own terms and privacy policies.

**No agency.** No third party that the Services interact with — including any independent Relayer (other than the Reference Relayer), RPC provider, MPC node operator, validator, exchange, wallet provider, oracle, app store, or hosting provider — acts as an agent, broker, fiduciary, partner, joint venturer, or representative of the Company except where the Company and such party have separately and expressly so agreed in writing.

**Relayer independence.** Relayers (including the Reference Relayer operated by the Company) do not custody User funds, do not exercise discretion over the destination of funds, and cannot modify the authorized contents of a fully signed transaction. The Veilo Protocol is permissionless and any party may operate a compatible Relayer; Relayers other than the Reference Relayer operate entirely independently of the Company and are not Veilo Parties.

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## 7. Forward-Looking Statements

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Veilo's roadmap, blog posts, social-media announcements, marketing materials, and similar communications may contain **forward-looking statements** about planned features, integrations, partnerships, regulatory positioning, or business outcomes. These statements:

- Are based on current expectations and assumptions
- Are subject to risks, uncertainties, and changes in circumstances
- May change without notice
- **Are not promises or commitments**

Actual results may differ materially. Do not make decisions in reliance on forward-looking statements.

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## 8. Translations

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Where Veilo publishes documents in languages other than English, the **English version is authoritative**. Translations are provided for convenience and may contain errors or omissions.

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## 9. Open-Source Code

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Veilo open-sources significant components of its software (SDK, on-chain program, ZK circuits, parts of the client code) under permissive licenses. Open-source software is provided **as is**, with no warranty of any kind, by all contributors. Veilo's role as the original author of those components does not extend any additional warranty beyond what the open-source license provides.

If you fork, modify, or operate Veilo open-source code, you do so at your own risk and responsibility. Veilo is not responsible for the conduct, quality, or safety of any fork or third-party deployment.

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## 10. Audits Are Not Guarantees

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Veilo commissions independent security audits of critical components. Audit reports identify the issues found by the auditor at a specific point in time, in a specific scope, with specific assumptions. **Audits do not guarantee the absence of bugs, vulnerabilities, or exploits.** Code may regress after audit. New attack techniques may be discovered after audit. Components not in the audit scope may contain issues.

The existence of an audit is **not** a representation that the audited component is free from defect.

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## 11. Beta and Test Features

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The Services may include features marked as **“beta”**, **“preview”**, **“experimental”**, **“alpha”**, or similar. Such features are provided for testing and evaluation purposes only, may be unstable, and may be modified or removed at any time. Use of beta features is at your own risk and may result in heightened risk of fund loss, data loss, or service interruption.

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## 12. Compatibility, Platform, and Distribution

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The Services rely on third-party platforms (Apple iOS, Apple App Store, Apple TestFlight, Google Android, Google Play, Google Chrome, the Chrome Web Store, Solana mobile platforms, etc.). Veilo does not warrant that the Services will be compatible with any specific platform version, device, or configuration, or that they will continue to be available on any platform.

Apple, Google, and other platform operators may suspend, remove, or restrict the Services without warning. Veilo is not liable for the consequences of such platform decisions.

If you sideload the Mobile App as an `.apk`, you assume all risks associated with installing software outside an official app store, including the risk of installing a counterfeit version. Always verify cryptographic signatures and download only from `https://veilo.network/download`.

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## 13. Communications and Community Channels

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Veilo operates communication channels, which may include the Site, the Docs, X (Twitter) `@veilolayer`, Discord, GitHub `VeiloSolana`, and email. Veilo is responsible only for content **posted by official Veilo accounts** on these channels.

User-posted content (community forum posts, social-media replies, third-party reviews) is **not** Veilo's responsibility, even if posted in a Veilo-operated venue. Veilo does not endorse user-posted content. Do not act on advice from anonymous users.

**Beware of impersonators.** Veilo will never:

- Ask you for your recovery phrase, private key, or password
- Send you a “support” link via direct message that requires you to enter credentials
- Run “airdrops” or “giveaways” where you must send tokens first

If anyone contacts you claiming to be Veilo support and asks for any of the above, **they are a scammer**. Report to `support@veilo.network`.

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## 14. Public Blockchain Data

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Public Blockchain networks, including Solana, are transparent, immutable, and globally accessible by design. The Company does not control, curate, modify, delete, or restrict access to Blockchain data. Blockchain addresses, transaction hashes, timestamps, commitments, nullifiers, Merkle roots, and related metadata are public-ledger records produced by the Solana network and are **not collected or processed by the Company as personal data**. The Company has no technical ability to modify, delete, or restrict access to on-chain data and cannot honour requests directed at on-chain state. Use of public Blockchains is inherently transparent; Users acknowledge that on-chain data may be observed, indexed, and analysed by independent third parties beyond the Company's control.

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## 15. No Custody, No Surveillance, No Profiling

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The Company does **not**:

- custody, control, or have access to User funds, private keys, recovery phrases, plaintext Notes, viewing keys, master viewing keys, decryption keys, or cryptographic secrets;
- monitor User behaviour for the purpose of profiling, behavioural analysis, compliance surveillance, targeted advertising, or commercial exploitation;
- perform wallet clustering, transaction-graph analysis, address-linkage analysis, deanonymisation, or any similar surveillance;
- attempt to identify Users, infer identities, or associate technical data with wallet addresses or transactions for any purpose other than security, abuse prevention, or sanctions screening as expressly described in the [Privacy Policy](#); or
- sell, rent, license, or otherwise monetise User information.

Any privacy properties or risks associated with Blockchain usage arise from the inherent transparency of public networks and the independent activities of third parties, not from Company-operated monitoring, analysis, or surveillance.

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## 16. No Expansion of Obligations

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Nothing in this Disclaimers document, the [Terms of Service](#), the [Privacy Policy](#), the [Risk Disclosure](#), the [Acceptable Use Policy](#), the [Compliance Statement](#), or any other Company communication shall be construed as:

- an admission that the Company processes information, controls assets, or owes duties beyond what is expressly described therein;
- an agreement to assume obligations, roles, regulatory characterisations, or technical capabilities beyond those expressly set out;
- an undertaking to eliminate all privacy, security, or operational risks;
- a commitment to maintain specific cryptographic standards, Service availability, fee levels, or business operations indefinitely; or
- an assumption of fiduciary, custodial, monitoring, surveillance, recordkeeping, agency, or trust obligations beyond those imposed by applicable law.

The Company may modify technical implementations, fees, eligibility, Service availability, and product features over time, in its discretion, without expanding the scope of the Company's obligations or altering the non-custodial nature of the Protocol.

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## 17. Force Majeure

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Veilo is not liable for failure or delay caused by events beyond its reasonable control, including (without limitation): acts of God, war, terrorism, cyber-attacks, governmental action, sanctions or embargoes affecting Veilo's operations, internet or telecommunications failures, blockchain network failures, RPC-provider outages, smart-contract bugs, third-party service failures, exchange or stablecoin de-pegging events, pandemics, and natural disasters.

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## 18. Severability

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If any disclaimer in this document is held by a court of competent jurisdiction to be unenforceable in whole or in part, that disclaimer will be modified to the minimum extent necessary to make it enforceable, and the remaining disclaimers will remain in full force and effect.

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## 19. Contact

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Questions about these Disclaimers: [legal@veilo.network](mailto:legal@veilo.network) .

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*Built with zero-knowledge proofs on Solana.*