

Terms of Service

Effective Date: April 29th, 2026

Welcome to CoinPool, a platform designed to provide a streamlined, non-custodial interface for accessing and managing liquidity positions, savings positions, and other supported decentralized finance (“DeFi”) activities across supported third-party protocols.

These Terms of Service (“Terms”) govern your access to and use of the CoinPool platform, website, applications, APIs, and related services (collectively, the “Service”). By accessing or using the Service, you acknowledge that you have read, understood, and agree to be legally bound by these Terms. If you do not agree to these Terms in their entirety, you must not access or use the Service.

1. Use of Third-Party Protocols

1.1 Supported Protocols

CoinPool enables interaction with third-party decentralized protocols, including but not limited to:

- Uniswap: for liquidity provisioning, LP position creation, fee accrual, and liquidity management;
- deBridge & Relay: for cross-chain swaps and bridging of digital assets;
- Aave, Compound, and Spark: for supplying digital assets into third-party lending, savings, or yield-generating protocols.

These protocols are independent third parties and are not owned, operated, or controlled by CoinPool.

1.2 No Control or Responsibility

You acknowledge and agree that:

- all liquidity, swapping, bridging, lending, savings, yield-generation, and withdrawal logic is governed solely by the smart contracts and rules of the relevant third-party protocol;
- CoinPool does not audit, insure, guarantee, or warrant the security, correctness, solvency, liquidity, performance, or availability of any third-party protocol;

- CoinPool is not a counterparty to any transaction you execute;
- CoinPool does not control interest rates, yield rates, withdrawal availability, protocol parameters, oracle systems, governance decisions, collateral rules, liquidation mechanisms, or any other function of third-party protocols.

ANY ISSUE RELATED TO PROTOCOL EXECUTION, LIQUIDITY POOLS, BRIDGING, SETTLEMENT, LENDING, SAVINGS, YIELD GENERATION, WITHDRAWALS, OR THIRD-PARTY SMART CONTRACT PERFORMANCE MUST BE ADDRESSED DIRECTLY WITH THE APPLICABLE PROTOCOL PROVIDER. AS COINPOOL DOES NOT CUSTODY ANY ASSETS, WE CANNOT ISSUE REFUNDS, REIMBURSE LOSSES, RETURN FUNDS, OR PROVIDE COMPENSATION UNDER ANY CIRCUMSTANCES. FOR PROTOCOL-SPECIFIC SUPPORT AND CONTACT INFORMATION, PLEASE REFER TO SECTION 15 (THIRD-PARTY PROTOCOL SUPPORT) OF THESE TERMS.

1.3 Lending and Savings Protocols

CoinPool may provide an interface that allows users to supply, deposit, or allocate digital assets into supported third-party lending or savings protocols, including Aave, Compound, Spark, or other supported protocols that may be added in the future.

These features are provided solely as a technical interface. CoinPool does not operate any lending market, savings pool, borrowing market, interest rate model, collateral system, liquidation system, or smart contract used by these protocols.

When you use any savings or lending feature through CoinPool, you acknowledge and agree that:

- assets are supplied directly to the relevant third-party protocol through your connected wallet;
- any yield, interest, reward, or return is determined solely by the relevant third-party protocol;
- rates may change at any time and may decrease, become zero, or fluctuate significantly;
- withdrawals may be delayed, restricted, unavailable, or affected by protocol liquidity, smart contract conditions, market conditions, governance changes, or technical failures;
- CoinPool does not guarantee principal protection, fixed returns, minimum yield, liquidity, or the availability of withdrawals;

- CoinPool is not responsible for any failure, exploit, insolvency, malfunction, governance action, oracle failure, liquidation event, or loss related to Aave, Compound, Spark, or any other third-party lending or savings protocol.

If you believe you are entitled to compensation, recovery, or support in relation to any third-party lending or savings protocol, you must contact the relevant protocol provider directly. CoinPool will not mediate disputes, provide compensation, or assume responsibility for third-party protocol failures.

2. Nature of the Service

CoinPool is a non-custodial, interface-only service. CoinPool does not:

- take custody of, hold, or control user assets;
- manage or store private keys, seed phrases, or wallet credentials;
- operate, deploy, or control liquidity pools, bridges, lending markets, savings pools, or smart contracts;
- guarantee any yield, interest, reward, APY, APR, or return displayed through the Service.

All transactions initiated through CoinPool are:

- executed directly on public blockchains;
- authorized and signed solely by the user's connected wallet;
- irreversible once confirmed on-chain.

CoinPool has no technical capability to cancel, reverse, modify, recover, refund, or compensate for any transaction or digital asset.

3. Risk Disclosure and Assumption of Risk

3.1 General Risk Acknowledgment

By accessing or using CoinPool, you expressly acknowledge and accept that you do so entirely at your own risk. You represent that you have sufficient technical knowledge and experience to understand:

- blockchain technology;
- decentralized finance mechanisms;
- smart contract execution;
- liquidity provision risks;

- lending, savings, and yield-generation risks;
- third-party protocol risks.

3.2 Liquidity Provision Risks

Providing liquidity involves substantial and inherent risks, including but not limited to:

- impermanent loss;
- out-of-range risk, including Uniswap v3-style concentrated liquidity risk;
- low-liquidity and thin-market risk;
- sudden price volatility;
- protocol-level attacks or exploits.

In certain circumstances, digital assets may become temporarily or permanently inaccessible, stuck, or unrecoverable within third-party smart contracts.

3.3 Lending, Savings, and Yield Risks

Supplying or depositing digital assets into third-party lending or savings protocols involves substantial and inherent risks, including but not limited to:

- smart contract vulnerabilities, bugs, or exploits;
- protocol insolvency, liquidity shortages, or withdrawal limitations;
- interest rate volatility and changes in APY or APR;
- oracle failures, pricing inaccuracies, or delayed price updates;
- collateral-related risks and liquidation risks where applicable;
- governance decisions or parameter changes that may affect user positions;
- depegging, market volatility, or failure of underlying assets;
- temporary or permanent loss of access to supplied assets;
- failure, suspension, or malfunction of Aave, Compound, Spark, or any other supported protocol.

Any yield, APY, APR, reward rate, or estimated return displayed through CoinPool is provided for informational purposes only and may be based on third-party data. CoinPool does not guarantee the accuracy, completeness, continuity, or future availability of any displayed yield information.

3.4 Smart Contract and Bridge Risks

You further acknowledge risks related to:

- vulnerabilities or bugs in third-party smart contracts;
- cross-chain bridge failures, delays, or exploits, including deBridge and Relay;
- validator, relayer, oracle, or infrastructure failures;
- blockchain congestion, reorganization, or forks;
- third-party lending, savings, liquidity, and yield protocol failures.

IN THE EVENT OF UNFORESEEN ATTACKS, SMART CONTRACT FAILURES, PROTOCOL FAILURES, OR ADVERSE EVENTS OCCURRING DURING LIQUIDITY PROVISION, SAVINGS, LENDING, BRIDGING, SWAPPING, REWARD CLAIMING, OR ANY OTHER ACTIVITY THROUGH THE SERVICE, COINPOOL SHALL NOT BE HELD LIABLE FOR, NOR PROVIDE COMPENSATION WITH RESPECT TO, ANY RESULTING LOSSES INCURRED BY USERS. COINPOOL DOES NOT PROVIDE ANY GUARANTEE THAT LOSSES WILL NOT OCCUR.

4. No Refunds, No Recovery, No Reversals

Due to the non-custodial and decentralized nature of the Service:

- all transactions are final once executed on-chain;
- no refunds are available under any circumstances;
- no recovery or replacement of funds is possible;
- CoinPool cannot intervene in or override third-party protocol behavior;
- CoinPool cannot retrieve funds supplied to third-party lending, savings, liquidity, bridging, or smart contract protocols;
- CoinPool cannot compensate users for losses caused by Aave, Compound, Spark, Uniswap, deBridge, Relay, or any other third-party protocol.

If funds become inaccessible, delayed, lost, liquidated, exploited, or otherwise affected due to a third-party protocol, users must contact the relevant protocol provider directly.

5. Eligibility

To use the Service, you must:

- be at least 18 years of age;
- have the legal capacity to enter into binding contracts under applicable law.

By using CoinPool, you represent and warrant that you meet these requirements and that your use of the Service complies with all applicable laws and regulations.

6. Services Description

CoinPool provides a technical interface that may allow users to:

- identify liquidity pools with published yield metrics;
- provide liquidity using single-asset or automated strategies;
- create, manage, and withdraw LP positions;
- view and manage positions across supported blockchain networks;
- claim and reinvest liquidity rewards;
- supply or allocate digital assets into supported third-party lending or savings protocols, including Aave, Compound, and Spark;
- view savings, lending, or yield-related information provided by third-party protocols or third-party data sources;
- withdraw assets from supported third-party lending or savings protocols, subject to the rules, liquidity, and smart contract conditions of the relevant protocol.

CoinPool may modify, add, or remove supported features, protocols, or networks at any time without notice.

7. Wallet Responsibility

CoinPool does not create user accounts and does not store private information related to wallets.

You are solely responsible for:

- safeguarding your wallet credentials;
- verifying transaction parameters and addresses;
- managing approvals and permissions;
- revoking authorizations when necessary;
- reviewing and understanding the third-party protocol you interact with;
- confirming whether a lending, savings, liquidity, or yield strategy is suitable for you.

LOSS OF WALLET ACCESS OR PRIVATE KEYS WILL RESULT IN PERMANENT LOSS OF DIGITAL ASSETS.

8. Fees

The following operations executed through this Service are subject to applicable transaction fees, including gas fees determined by the prevailing market rates of each respective blockchain, protocol fees ranging from 0.25% to 0.5%, and exchange fees ranging from 0.01% to 1%:

- swaps;
- bridging;
- reward claims;
- reinvestment actions;
- liquidity provisioning;
- liquidity withdrawals;
- savings deposits;
- savings withdrawals;
- lending protocol interactions;
- other supported DeFi actions executed through the Service.

On Solana, an additional 0.000005 SOL validator tip is applied per transaction.

Fees charged by CoinPool are separate from any fees, spreads, interest rate mechanics, withdrawal conditions, liquidation penalties, protocol reserves, or other charges applied by third-party protocols. CoinPool is not responsible for any third-party protocol fees or changes to those fees.

9. Sub Accounts (Authorized Operators)

CoinPool may offer functionality allowing users (“Owner”) to grant permissions to third parties (“Operators”). By enabling Sub Accounts, you acknowledge that:

- all Operator actions are fully authorized by you;
- CoinPool does not supervise or validate Operator behavior;
- CoinPool bears no responsibility for Operator actions;
- Operator actions may include liquidity management, swapping, bridging, reward claiming, reinvestment, savings deposits, savings withdrawals, lending protocol interactions, and any other supported on-chain activity.

ANY DISPUTE BETWEEN OWNERS AND OPERATORS IS STRICTLY OUTSIDE COINPOOL’S RESPONSIBILITY.

10. Intellectual Property

All content, software, trademarks, branding, and intellectual property associated with CoinPool are owned by CoinPool or its licensors. No rights are granted except as expressly stated in these Terms.

11. Suspension and Termination

CoinPool reserves the right to suspend or terminate access to the Service at any time, with or without notice, including for:

- violation of these Terms;
- misuse of the Service;
- legal or regulatory requirements;
- risk management, security, or operational reasons;
- changes in the availability or support status of third-party protocols.

12. Limitation of Liability

To the fullest extent permitted by law, CoinPool and its affiliates shall not be liable for:

- loss of funds or digital assets;
- smart contract failures;
- protocol exploits;
- market volatility;
- Operator actions;
- liquidity pool losses;
- bridging failures;
- savings or lending protocol failures;
- withdrawal delays or inability to withdraw from third-party protocols;
- losses arising from Aave, Compound, Spark, Uniswap, deBridge, Relay, or any other third-party protocol;
- losses caused by oracle failures, governance changes, interest rate changes, liquidity shortages, liquidation events, depegging events, or insolvency of any third-party protocol;
- indirect, incidental, or consequential damages.

CoinPool's role is limited to providing a technical interface. CoinPool does not guarantee that any third-party protocol will function correctly, remain solvent, remain available, or return user assets.

13. Indemnification

You agree to indemnify and hold harmless CoinPool, its developers, affiliates, and service providers from any claims, losses, liabilities, damages, expenses, or costs arising from:

- your use of the Service;
- your violation of these Terms;
- your interaction with third-party protocols;
- your use of lending, savings, liquidity, bridging, swapping, or yield-related features;
- any claim against CoinPool relating to failures, losses, or support requests involving Aave, Compound, Spark, Uniswap, deBridge, Relay, or any other third-party protocol.

14. No Financial Advice

All information displayed through CoinPool, including liquidity data, APY, APR, estimated yield, pool metrics, savings rates, lending rates, protocol names, and token information, is provided for informational purposes only.

CoinPool does not provide financial, investment, legal, tax, or accounting advice. Nothing in the Service should be interpreted as a recommendation, solicitation, or endorsement to enter into any transaction, supply assets to any protocol, provide liquidity, bridge assets, swap tokens, or use any yield strategy.

You are solely responsible for conducting your own research and determining whether any DeFi activity is suitable for your circumstances.

15. Third-Party Protocol Support

For protocol-related issues, compensation requests, recovery requests, technical failures, protocol failures, or disputes, please contact the applicable provider directly.

Uniswap

- Support: <https://support.uniswap.org>;
- Website: <https://uniswap.org>;
- The use of Uniswap is governed by its applicable Terms of Service.

deBridge

- Email: info@debridge.foundation;
- Documentation: <https://docs.debridge.foundation>;
- Website: <https://debridge.foundation>;
- The use of deBridge is governed by its applicable Terms of Service.

Relay.link

- Email: support@relay.link;
- Documentation: <https://docs.relay.link>;
- Website: <https://relay.link>;
- The use of Relay is governed by its applicable Terms of Service.

Aave

- Support: <https://aave.com/help>;
- Terms of Service: <https://aave.com/terms-of-service>;
- Documentation: <https://aave.com/docs>;
- Website: <https://aave.com>;
- The use of Aave is governed by its applicable Terms of Service;
- Any issue related to Aave protocol execution, supplied assets, withdrawals, lending markets, savings features, interest rates, oracle data, liquidity, compensation, or support must be addressed directly with Aave or the relevant Aave support channels.

Compound

- Email: security@compound.finance;
- Documentation: <https://docs.compound.finance>;
- Website: <https://compound.finance>;
- The use of Compound is governed by its applicable Terms of Service and protocol documentation;
- Any issue related to Compound protocol execution, supplied assets, withdrawals, lending markets, interest rates, oracle data, liquidity, compensation, or support must be addressed directly with Compound or the relevant Compound community/support channels.

Spark

- Support / Contact: <https://www.spark.money/contact>;
- Documentation: <https://docs.spark.fi>;
- Website: <https://spark.fi>;

- The use of Spark is governed by its applicable Terms of Service and protocol documentation;
- Any issue related to Spark protocol execution, supplied assets, withdrawals, savings strategies, lending markets, interest rates, oracle data, liquidity, compensation, or support must be addressed directly with Spark or the relevant Spark support channels.

16. Governing Law and Jurisdiction

These Terms are governed by the laws of Malaysia. All disputes shall be resolved exclusively in the courts of Malaysia.