

bearerCORE™

Full Terms of Service & Liability Framework

Prepared for: TowerPoint Group, Ltd.

Platform: bearerCORE™

Version: 1.0

Effective: January 2026

Jurisdiction: African Union

1 Definitions

"Platform" or "Infrastructure" refers to the bearerCORE™ software suite, including the Central Bank Gateway, API, and associated cryptographic protocols developed by TowerPoint Group.

"Digital Money" refers to the Central Bank Digital Currency (CBDC) or digital representation of sovereign value issued exclusively by a participating Central Bank.

"Sovereign Issuer" refers to the Central Bank or monetary authority with the sole legal right to issue and back the value transacted through the Platform.

"Protocols" refers to the specific implementation of AES-256-GCM and Ed25519 within the software environment.

2 Nature of Relationship (Agency Disclaimer)

TowerPoint Group acts solely as a Technology Provider. Nothing in these Terms shall be construed as creating a partnership, joint venture, or agency relationship between TowerPoint Group and any Sovereign Issuer. We do not act as a custodian, fiduciary, or financial intermediary. The relationship between the user and the Digital Money is strictly a direct claim against the Sovereign Issuer.

3 Detailed Liability Framework

3.1 Limitation of Technical Liability

To the maximum extent permitted by law, TowerPoint Group shall not be liable for:

- Protocol Failure: Any loss resulting from vulnerabilities in standard cryptographic libraries (e.g., unexpected weaknesses in Ed25519 or AES standards).
- Network Latency / Outages: Any financial loss resulting from delays in transaction finality due to local internet outages, telecommunications failure, or sovereign grid instability.
- Offline Synchronization: While bearerCORE™ facilitates offline transactions, TowerPoint Group is not liable for data conflicts arising from a user's failure to synchronize devices with the main ledger within the timeframe specified by the Sovereign Issuer.

3.2 User-Side Security

The security of the "private key" or access credential is the sole responsibility of the user. TowerPoint Group does not store, backup, or have the technical capacity to recover lost credentials.

LOSS OF CREDENTIALS EQUALS PERMANENT LOSS OF ACCESS. TowerPoint Group cannot recover, reset, or reinstate access under any circumstance.

4 Indemnification

You agree to indemnify and hold harmless TowerPoint Group, its officers, and developers (including those involved in the bearerCORE™ codebase) from any claims, damages, or legal fees arising from your misuse of the infrastructure or any violation of the monetary policies set forth by the Sovereign Issuer.

5

Force Majeure (Sovereign Risk)

TowerPoint Group is not responsible for losses caused by:

- Changes in national monetary policy or the demonetization of the Digital Money.
- Governmental seizure or freezing of digital assets.
- Civil unrest, acts of war, or regulatory changes within the African Union or specific member states that render the infrastructure unusable.

6

Dispute Resolution & Governing Law

Jurisdiction

These terms are governed by and construed in accordance with the laws of the Republic of Ghana.

Arbitration

Any dispute arising out of or in connection with these Terms, including any question regarding its existence, validity, or termination, shall be referred to and finally resolved by arbitration under the rules of the Ghana Arbitration Centre.

END OF DOCUMENT

This document constitutes the full Terms of Service for the bearerCORE™ platform. Questions or institutional enquiries should be directed to TowerPoint Group, Ltd. via the Protocol Desk at bearercore.com/protocol-desk.