

USER COMPLIANCE & POLICY TERMS

DOCUMENT REF	CV-TERMS-2026-INSTITUTIONAL-V2.0
EFFECTIVE DATE	01 Jan, 2026.
PROTOCOL	Tezos LPoS (Liquid Proof-of-Stake)
COMPLIANCE	UK eIDAS & ESIGN Compliant

ARTICLE I: PREAMBLE & SYSTEMIC MANDATE

Cyphervest (hereinafter 'The Operator') functions as the primary cryptographic System-Operator for tokenized Real-World Assets (RWA). This framework establishes the legal and technical boundaries of user interaction within the Tezos ecosystem. The mandate prioritizes long-term ESG-aligned sustainability, ensuring that all synergistic ventures are backed by immutable cryptographic proof and tangible economic value. Participation constitutes an explicit agreement to adhere to these governance protocols without reservation.

ARTICLE II: IDENTITY AUTHENTICATION & ONBOARDING

Institutional integrity is maintained through a high-assurance digital identity framework. Every participant is subject to an exhaustive twenty-one (21) working day KYC/AML (Know Your Customer / Anti-Money Laundering) verification window. During this period, assets may remain in a 'Pending Registry' state. The Operator reserves the right to deny activation to any entity failing to meet the rigorous standards set by UK eIDAS and global financial safety protocols.

ARTICLE III: DIGITAL PROPERTY RIGHTS & TOKENIZATION

All cryptographic stakes recorded on the Tezos Ledger are legally classified as enforceable digital property interests. These interests are mathematically mapped 1:1 to audited physical assets held in secure custody. This Article ensures that users possess verifiable ownership rights that are transferable and legally recognized in jurisdictions following the Model Law on Electronic Transferable Records (MLETR).

ARTICLE IV: LIQUIDITY GOVERNANCE & MERITOCRACY

The 'Unstake-Meritocracy Protocol' governs all asset withdrawals. This mechanism utilizes real-time liquidity audits to determine withdrawal priority based on participant tier and synergistic commitment duration. This protocol is designed to prevent systemic bank-runs and maintain the equilibrium of the tokenized pools, ensuring that the ecosystem remains solvent and resilient against market volatility.

ARTICLE V: CRYPTOGRAPHIC INTEGRITY & SMART CONTRACTS

Operational security is anchored in formally verified Michelson smart contracts on the Tezos Mainnet. These contracts undergo periodic security audits to mitigate systemic vulnerabilities. The immutable nature of the ledger ensures that yield calculations, rollover events, and distribution cycles are executed without human interference, maintaining a 'Code is Law' environment for all participants.

ARTICLE VI: REGULATORY REPORTING & DATA PRIVACY

Automated transparency mechanisms are integrated into the System-Operator's core. While maintaining individual user privacy through Zero-Knowledge proof methodologies where applicable, the platform provides jurisdictional authorities with the necessary cryptographic hashes to verify asset movements and financial compliance in real-time.

ARTICLE VII: LIMITATION OF LIABILITY & RISK ACKNOWLEDGMENT

The Operator provides infrastructure and technical coordination only. Cryptographic asset engagement involves inherent market risks. By signing this attestation, the participant acknowledges that they have performed independent due diligence. The Operator shall not be held liable for third-party oracle failures or global network partitions beyond its immediate cryptographic control.

CRYPTOGRAPHIC ATTESTATION RECORD

SHA-256 HASH	dbc448d5c955fb61fe386082eb75d2a848bdeadd63d9e741fb7546781d8ffea1
TIMESTAMP	01 Jan, 2026.
AUTHORITY	Cyphervest Operations Board
VERIFICATION	On-Chain Registry / Tezos Explorer

