

Terms & Conditions –Version 1.3

Publication Date: 20 October 2025
Effective Date: 1 November 2025, 00:00
Operator: Codego Group ("CDG")

1. Introduction

Welcome to CDG, operated by Codego Group. These Terms govern the purchase and use of CDG computing devices ("Devices") and the related rewards program and services. By purchasing or using a Device, you agree to these Terms.

2. Annex to the IBAN Payment Contract

These Terms operate as an annex to your IBAN payment account agreement and apply together with it.

3. Product Warranty

CDG provides a 1-year warranty for manufacturing defects or hardware failures. The warranty excludes external/mechanical damage, improper use, unauthorized modifications or repairs, and environmental damage. Removing or tampering with the QR label voids the warranty. Claims require proof of purchase and a description of the defect.

4. Shipping

All shipping costs (purchase, returns, warranty) are borne by the user.

5. Returns & Refunds

All sales are final. In case of a proven defect on arrival not attributable to the user, CDG will provide a replacement of the same model or equivalent, subject to verification and a claim made within 30 days of delivery.

6. CDG Rewards Program

- Minimum value (floor): Each CDG reward maintains a minimum value of USD 0.10 per CDG, which will not decrease; the price may increase over time.
- Liquidity & use: CDG is a utility/payment program for CDG services or partner banks; liquidity is available at all times, subject to service availability.
- Conversion: Accrued CDG do not expire and are eligible for daily processing and instant conversion to USDC.
- External factors: CDG is not responsible for interruptions outside of its control that may affect accrual or use.

7. Stake Requirement (no-lock)

- 7.0 Stake Start Date (4th-month rule): For each Device, the obligation to maintain the Base Stake begins on the first daily snapshot at 00:00 (Asia/Dubai) occurring on or after the 91st day following the Device's Activation Date (the "Stake Start Date").

- **Activation Date:** the first successful activation recorded by CDG's systems for that Device (serial/QR match). Hardware replacements do not reset the Activation Date unless a new Device/serial is issued or CDG expressly resets it.
- **Pre-Start Period (days 1–90):** payouts are not conditioned on Base Stake. During the Pre-Start Period, Extra Boost and Longevity apply only if the snapshot shows $\geq 100\%$ of the Base Stake for that Device; otherwise they do not accrue.
- From the Stake Start Date onward, sections 7.2–7.6 apply in full (including Grace and Pause thresholds).
- **7.1 Principle:** To continue receiving payouts from each Device, you must maintain a minimum amount of CDG in stake for that Device (the "Base Stake"). Stake is not locked: you may increase, reduce, or withdraw at any time.
- **7.2 Uniform Base Stake per Device:** For both CDG Home and CDG Power Home the Base Stake is 20% of the Device's Reference Value. Reference Value = purchase price + activation fee as declared at purchase.
- **7.3 Stake valuation price:** At the daily snapshot, stake is valued using the 7-day TWAP of CDG/USDC, with a minimum floor of USD 0.10/CDG (if the TWAP is lower, USD 0.10/CDG applies).
- **7.4 Daily snapshot & timezone:** Eligibility for the day's payout is assessed once per day at 00:00 (Asia/Dubai) based on stake assigned to each Device and Device connectivity.
- **7.5 Grace & Pause (apply from Stake Start Date):** If at snapshot your stake value is between 90% and 100% of the Base Stake, you are in grace (payout continues but no Longevity accrues that day). If it falls below 90%, the Device enters pause (no rewards) until restored to $\geq 100\%$ at the next snapshot.
- **7.6 Multiple Devices:** Base Stake applies per Device and is not double-counted across Devices. You may allocate stake per Device in the app; Devices without coverage are paused (from the Stake Start Date).
- **7.7 No yield guarantee:** Stake does not produce interest by itself; it enables and modulates payouts under §8.

8. Daily Rewards & Multipliers

- **8.1 Emission rate (E_0):** Payouts start from a baseline emission rate per Device (" E_0 ") as determined by CDG and displayed in the app, subject to connectivity and Base Stake being met.
- **8.2 Extra stake boost (optional):** Each additional +1% stake above Base Stake adds +0.6% to that day's payout (the "Extra Boost"). Total stake counted for boosts (base + extra) is capped at 45% of the Reference Value for both models, implying a maximum Extra Boost of +15% (25 extra points \times 0.6%).
- **8.3 Longevity (no-lock):** For each completed week of consecutive "OK" days (snapshot at $\geq 100\%$ of Base Stake and Device connected), a +0.5% Longevity Bonus is added, up to +12%. The bonus applies to each day's payout starting from the snapshot after the week is completed. If a Device is paused or a snapshot falls below 100% of Base Stake, the week counter resets to 0. During grace (90–100%), no new weeks accrue, but completed weeks remain valid.
- **8.4 Formula:** Daily payout per Device to the caps above = $E_0 \times (1 + \text{Extra Boost} + \text{Longevity Bonus})$, subject

- 8.5 Uptime & integrity: CDG may apply uptime/anti-abuse thresholds (e.g., intermittent power cycles) as communicated in the app; reductions or exclusions may be applied to preserve system integrity.
- 8.6 Conversion: Accrued CDG are eligible for daily conversion to USDC per §6.
- 8.7 Longevity – Illustrative Example: Reference Value = EUR 14,000 (EUR 10,000 price + EUR 4,000 activation). Base Stake = 20% = EUR 2,800 in CDG (valued at TWAP 7d with a floor of USD 0.10/CDG). You add +10% extra stake \Rightarrow Extra Boost = +6%. If E_0 for your Power Home were 200 CDG/day, then before longevity you would receive 212 CDG/day. After 14 consecutive OK days (2 completed weeks), Longevity = +1.0%. From the next snapshot onward, payout becomes $200 \times (1 + 0.06 + 0.01) = 214$ CDG/day. If you later fall below Base Stake or pause, the longevity counter resets; once you return to OK, the counter restarts. This example is illustrative; E and actual figures appear in the app.

9. External Factors

CDG is not responsible for interruptions/malfunctions due to local power outages, slow/ unstable/ no Internet, regulatory changes, market conditions, or ecosystem failures outside CDG's control.

10. IBAN Account Requirement

Participation in CDG Rewards requires an active IBAN account linked through the CDG app. Account closure or ineligibility may suspend payouts.

11. Device Ownership & Transfer

Ownership remains with the original purchaser unless transferred with payment of a re-activation fee; until re-activation is completed, the Device is not eligible for CDG Rewards and the warranty remains inactive. Attempts to use Devices without re-activation may result in denial of service.

12. Use & Compliance

You must comply with applicable local laws. Unauthorized modifications, fraudulent activity, or misuse may lead to suspension or termination of services and rewards. CDG may investigate and take appropriate action.

13. Privacy & Data

By using a CDG Device, you consent to the collection of activity and performance data necessary for operation and rewards distribution. CDG does not sell or share personal data except as required by law or to improve services.

14. Force Majeure

CDG is not liable for delays or failures caused by events beyond its control (natural disasters, governmental actions, cyberattacks, etc.). In such cases, CDG may suspend or modify services without liability.

15. Changes to These Terms

CDG may modify these Terms at any time. Continued use of the Devices after changes constitutes acceptance. For changes affecting stake or payout, CDG will provide at least 14 days' notice, unless urgent legal or security reasons require shorter notice.

16. Transitional Provisions (Stake Update 2025)

- 16.1 Effective date: Rules in §§7–8 apply from 16 August 2025, 00:00 16.2 Devices ≥ 90 days old on Effective Date: Devices whose Activation Date is ≥ 90 days before 29 August 2025 must meet $\geq 100\%$ of Base Stake from the Effective Date to avoid pauses.
- 16.3 Devices < 90 days old on Effective Date: For Devices activated < 90 days before 29 August 2025, the Stake Start Date is the first snapshot on/after day 91 from their Activation Date. Until then (Pre-Start Period), payouts are not conditioned on Base Stake; Extra Boost/Longevity are available only if Base Stake is voluntarily maintained.
- 16.4 No penalties: Absence of Base Stake does not impose penalties or loss of ownership; it only pauses payouts (from the Stake Start Date) until requirements are restored.

17. Contact

Email: banking@codegotech.com — Support 24/7.

18. Network Eligibility & Minimum Bandwidth

18.1 Bandwidth requirement

To ensure service reliability and fair distribution of rewards, each Device must maintain a minimum upload bandwidth of 20 Mbps. Devices that fail to meet this threshold will be automatically marked as “Not Eligible” in the platform and will not receive daily rewards until restored.

18.2 Bandwidth verification

CDG continuously monitors network quality through automated speed tests. Persistent bandwidth below 20 Mbps for more than 6 hours within a 24-hour period will trigger a status change to “Not Eligible.” Once sufficient connectivity is restored, eligibility is automatically re-evaluated.

18.3 User responsibility

It is the Device owner's responsibility to ensure stable Internet connectivity and sufficient upload bandwidth. CDG is not liable for losses caused by poor ISP performance or local limitations.

Uptime (daily)	Reward eligibility
99% or higher	100% of daily revenue
95% – 98.99%	80% of daily revenue
90% – 94.99%	50% of daily revenue
Below 90%	No daily revenue

19. Uptime & Power Continuity

19.1 Device uptime

Each Device must remain online to deliver third-party hosted services through CDG's network. Uptime directly affects daily rewards according to the following structure:

19.2 Continuous uptime bonus

Devices maintaining 100% uptime for 15 consecutive days will receive an additional +5% revenue per day starting from day 16, continuing as long as 100% uptime is sustained.

19.3 Power backup recommendation

Users are strongly advised to install an Uninterruptible Power Supply (UPS) to prevent power-related downtime. Interruptions due to power failures or Internet outages will count as offline time and reduce eligibility accordingly.

19.4 Enforcement

CDG's monitoring system automatically evaluates uptime per Device daily at 00:00 (Asia/Dubai). Devices falling below thresholds will have their payout adjusted automatically based on the table above.

20. Effective Date & Transitional Notes

The new rules in 18-19-20 take effect on 1 November 2025, 00:00 (Asia/Dubai).

Devices active before this date will have a 10-day grace period (until 10 November 2025) to meet the 20 Mbps upload bandwidth requirement. After this grace period, Devices below the required bandwidth will be marked as Not Eligible until compliance is restored.

All other terms and sections (1-17) remain valid and enforceable.

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