

PETL TOKEN SALE TERMS AND CONDITIONS

02/11/2018

The following Terms and Conditions ("Terms") govern your ("you" or the "Purchaser") purchase of cryptographic tokens ("PETL") from Telemedicine OÜ, an exempted company that is officially registered under the law of Estonia and has been given its own ID number - 14514949, legal address: Randla tn 13-201, 10315 Tallinn, info@lifepet.io (the "Company"). Each of you and the Company is a "Party" and, together, the "Parties" to these Terms. This document is not a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction. This document describes the PETL token sale.

IF YOU DO NOT AGREE TO THESE TERMS, DO NOT PURCHASE PETL FROM THE COMPANY. BY PURCHASING PETL FROM THE COMPANY, YOU WILL BE BOUND BY THESE TERMS AND ANY TERMS INCORPORATED BY REFERENCE. IF YOU HAVE ANY QUESTIONS REGARDING THESE TERMS, PLEASE CONTACT THE COMPANY AT info@icopet.life. By purchasing PETL, and to the extent permitted by law, you are agreeing not to hold any of the Company and its respective past, present and future employees, officers, directors, contractors, consultants, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns, the Telemedicine OÜ and "Petlife" (all listed - "**Petlife Team**") liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected, to the sale of PETL, including losses associated with the terms set forth below, except any damages and losses incurred by you in case of gross negligence and intentional misconduct of the Company.

DO NOT PURCHASE PETL IF YOU ARE NOT AN EXPERT IN DEALING WITH CRYPTOGRAPHIC TOKENS AND BLOCKCHAIN-BASED

SOFTWARE SYSTEMS. PRIOR TO PURCHASING PETL, YOU SHOULD CAREFULLY CONSIDER THE TERMS LISTED BELOW AND, TO THE EXTENT NECESSARY, CONSULT AN APPROPRIATE LAWYER, ACCOUNTANT, OR TAX PROFESSIONAL. IF ANY OF THE FOLLOWING TERMS ARE UNACCEPTABLE TO YOU, YOU SHOULD NOT PURCHASE PETL.

PURCHASES OF PETL SHOULD BE UNDERTAKEN ONLY BY INDIVIDUALS, ENTITIES, OR COMPANIES THAT HAVE SIGNIFICANT EXPERIENCE WITH, AND UNDERSTANDING OF, THE USAGE AND INTRICACIES OF CRYPTOGRAPHIC TOKENS, INCLUDING ETHEREUM TOKENS, AND BLOCKCHAIN BASED SOFTWARE SYSTEMS. PURCHASERS SHOULD HAVE A FUNCTIONAL UNDERSTANDING OF STORAGE AND TRANSMISSION MECHANISMS ASSOCIATED WITH OTHER CRYPTOGRAPHIC TOKENS. WHILE THE COMPANY WILL BE AVAILABLE TO ASSIST PURCHASERS OF PETL DURING THE SALE, THE COMPANY WILL NOT BE RESPONSIBLE IN ANY WAY FOR LOSS OF BTC, ETH OR PETL RESULTING FROM ACTIONS TAKEN BY, OR OMITTED BY PURCHASERS. IF YOU DO NOT HAVE SUCH EXPERIENCE OR EXPERTISE, THEN YOU SHOULD NOT PURCHASE PETL OR PARTICIPATE IN THE SALE OF PETL. YOUR PARTICIPATION IN PETL SALE IS DEEMED TO BE YOUR UNDERTAKING THAT YOU SATISFY THE REQUIREMENTS MENTIONED IN THIS PARAGRAPH.

PURCHASER AGREES TO BUY, AND COMPANY AGREES TO SELL, THE PETL TOKENS IN ACCORDANCE WITH THE FOLLOWING TERMS:

1. Conditions to PETL token sale

YOU MAY NOT ACQUIRE A PETL TOKEN IF YOU ARE A CITIZEN, RESIDENT (TAX OR OTHERWISE) OR GREEN CARD HOLDER OF THE UNITED STATES OF AMERICA, OR A CITIZEN OR RESIDENT OF THE REPUBLIC OF SOUTH AFRICA, SOUTH KOREA, CAYMAN ISLANDS,

THE REPUBLIC OF SINGAPORE OR THE REPUBLIC OF CHINA, AS WELL AS ANY TERRITORIES OF THE REPUBLIC OF SINGAPORE OR THE REPUBLIC OF CHINA.

When you purchase, or otherwise receive, a PETL token, you may only do so by accepting the following conditions and, by doing so, you warrant and represent that the following are a true and accurate reflection of the basis on which you are acquiring the PETL tokens:

- neither the Company nor any of the Petlife Team has provided you with any advice regarding whether PETL is a suitable investment for you;
- you have sufficient understanding of the functionality, usage, storage, transmission mechanisms and intricacies associated with cryptographic tokens, such as Bitcoin and Ether, as well as blockchain-based software systems generally;
- you are legally permitted to receive and hold and make use of PETL in your and any other relevant jurisdiction;
- you will supply us with all information, documentation or copy documentation that we require in order to allow us to accept your purchase of PETL and allocate PETL to you;
- you have not supplied us with information relating to your acquisition of PETL or otherwise which is inaccurate or misleading;
- you will provide us with any additional information which may be reasonably required in order that we can fulfil our legal, regulatory and contractual obligations, including but not limited to any anti-money laundering obligation;
- you will notify us promptly of any change to the information supplied by you to us;
- you are of a sufficient age (if an individual) to legally obtain PETL, and you are not aware of any other legal reason to prevent you from obtaining PETL;

- you take sole responsibility for any restrictions and risks associated with receiving and holding PETL, including but not limited to these set out in Annex A;
- by acquiring PETL, you are not making a regulated investment, as this term may be interpreted by the regulator in your jurisdiction;
- you are not obtaining or using PETL for any illegal purpose, and will not use PETL for any illegal purpose;
- you waive any right you may have / obtain to participate in a class action lawsuit or a class wide arbitration against any entity or individual involved with the sale of PETL;
- your acquisition of PETL not involve your purchase or receipt of shares, ownership or any equivalent in any existing or future public or private company, corporation or other entity in any jurisdiction;
- to the extent permitted by law and provided we act in good faith, the Company makes no warranty whatsoever, either expressed or implied, regarding the future success of PETL and/or the Ethereum Network;
- you accept that PETL is created and you obtain PETL on an "as is" and "under development" basis. Therefore, provided the Company acts in good faith, you accept that the Company is providing PETL without being able to provide any warranties in relation to PETL, including, but not limited to, title, merchantability or fitness for a particular purpose;
- you accept that you bear sole responsibility for determining if (i) the acquisition, the allocation, use or ownership of PETL (ii) the potential appreciation or depreciation in the value of PETL over time, if any, (iii) the sale and purchase of PETL; and/or (iv) any other action or transaction related to PETL has tax implications.

2. Overview of PETL sale

PETL is required for proper operation and comprehensive utilization of Petlife (as defined in the white paper (the "White Paper") provided

at <https://icopet.life/white-paper-en> (the "Website") as of the date the Purchaser acquires PETL token). After the PETL sale, each PETL is backed by the purchase of the underlying assets, as described in the White Paper. The Company reserves the right to circumvent the algorithm used to select the underlying assets if it believes, in its sole discretion, that such selected underlying assets could adversely affect the Company or PETL from a regulatory or legal perspective. The Company shall have the right to sell any such underlying assets (if already part of PETL portfolio) and block their acquisition.

The maximum total amount of PETLs to be issued is 143 000 000 (roughly equivalent to US\$28,600,000).

Softcap USD 4 000 000 (EUR 3 500 000)

Hardcap USD 15 000 000 (EUR 13 170 000)

PETLs are generated as Purchasers buy them and the total supply of PETLs will be fixed after the end of the PETL sale. No more PETLs will be issued after the end of the PETL sale, as described in the preceding paragraph. Ownership of PETL during the PETL token sale carries no rights express or implied.

The anticipated distribution of the PETL tokens is as follows:

Sale - 62%

Reserve fund - 17%

Team - 15%

Advisors - 4%

Bounty - 2%;

3. PETL Price

Purchasers in the PETL token sale will be allocated their PETL tokens in exchange for ETH at the following rate:

- the first 28 500 000 PETL tokens: US\$ 0.14 per PETL token;
- next 29 400 000 PETL tokens: US\$ 0,17 per PETL token;
- next 15 400 000 PETL tokens: US\$ 0,19 per PETL token;
- final 15 400 000 PETL tokens: US\$ 0,2 per PETL token;

The US Dollars to ETH exchange rate is used to dynamically set the ETH to PETL rate. As a result, for the duration of the PETL sale, the price to purchase a PETL will be set as an amount in ETH.

Purchaser must have an Ethereum wallet that supports the ERC-20 token standard in order to receive any PETL purchased from the Company.

4. Timing of PETL Token Sale

The PETL sale begins on the 29th October - The PETL sale will run for 183 calendar days and will end on the 29h April 2019 or when the PETL hard cap is reached whichever is earlier. Company guarantees that in the case established soft cap is not reached upon the end of Sale period, the company will return all contributions to investors in full within 3 months upon the end of Sale period. The Company reserves the right to change the sale dates or extend the sale duration for any reason, including the unavailability of the Website or other unforeseen security or procedural issues. Any substantial changes in details of token sale should be communicated to users, as such changes can impact users' interests.

The general public will be able to see the total number of PETL tokens currently sold, as well as the distribution of all PETL tokens

between the participating Ethereum accounts. In the spirit of openness, the Company will constantly update on the Website the number of tokens sold as well as the share of PETL tokens allocated to the shareholders of Company. Furthermore, the Ethereum accounts used to store ETH during the PETL sale duration will publically available and their balances will also be made available on the Website.

5. After the PETL Token Sale

The Purchasers should have no expectation of influence over governance of the Company.

Upon the conclusion of a successful PETL sale, the digital assets backing each PETL token will be transparently purchased.

The Company will provide you with an official and regular audit conducted on the existence of the digital assets backing each PETL token. Through this audit, you can track and confirm that the digital assets backing your PETL have been received and acquired. Access to the audit results does not constitute a PETL purchase receipt or indicate in any way that the party possessing such access has rights to or ownership of the purchased PETL tokens.

Prior to a Purchaser selling PETL after the PETL token sale completion, such Purchaser shall ensure that the buyer of any such PETL undertakes to comply with all the provisions of these Terms as if such person were a Purchaser in the PETL token sale.

6. The Company Will Not Purchase PETL During the PETL Sale

The Company warrants that neither it nor its shareholders will purchase PETL during the PETL sale. Furthermore, the Company warrants that neither it nor its shareholders will purchase PETL from any third party during the period of the PETL sale.

7. All purchases of PETL are final

ALL PURCHASES OF PETL ARE FINAL. BY PURCHASING PETL, THE PURCHASER ACKNOWLEDGES THAT NEITHER THE COMPANY NOR ANY OF ITS AFFILIATES, DIRECTORS OR SHAREHOLDERS ARE REQUIRED TO PROVIDE A REFUND FOR ANY REASON.

IF THE COMPANY BELIEVES, IN ITS SOLE DISCRETION, THAT ANY INDIVIDUALS OR ENTITIES OWNING PETL CREATES MATERIAL REGULATORY OR OTHER LEGAL RISKS OR ADVERSE EFFECTS FOR THE COMPANY AND/OR PETL, THE COMPANY RESERVES THE RIGHT TO: (A) BUY ALL PETL FROM SUCH PETL OWNERS AT THE THEN-EXISTING MARKET PRICE AND/OR (B) SELL ALL CRYPTOCURRENCY ASSETS OF THE COMPANY.

8. Taxation of PETL and Taxation Related to the ICO

The Purchaser bears the sole responsibility to determine if the purchase of PETL with ETH or the potential appreciation or depreciation in the value of PETL over time has tax implications for the Purchaser in the Purchaser's home jurisdiction. By purchasing PETL, and to the extent permitted by law, the Purchaser agrees not to hold any of the Company, its affiliates, shareholders, director, or advisors liable for any tax liability associated with or arising from the purchase of PETL.

9. Privacy

The Purchasers may be contacted by email (info@lifepet.io) by the Company. Such emails will be informational only. The Company will not request any information from Purchasers in an email. See our Privacy Policy available on the Website for additional information

10. Force Majeure

The Company and Petlife Team is not liable for failure to perform solely caused by:

- unavoidable casualty,
- delays in delivery of materials,
- embargoes,
- government orders,
- acts of civil or military authorities,
- acts by common carriers,
- emergency conditions (including weather conditions),
- security issues arising from the technology used,

or any similar unforeseen event that renders performance commercially implausible. If an event of force majeure occurs, the party injured by the other's inability to perform may elect to suspend the Terms, in whole or part, for the duration of the force majeure circumstances. The party experiencing the force majeure circumstances shall cooperate with and assist the injured party in all reasonable ways to minimize the impact of force majeure on the injured party.

11. Disclaimer of Warranties

THE PURCHASER EXPRESSLY AGREES THAT THE PURCHASER IS PURCHASING PETL AT THE PURCHASER'S SOLE RISK AND THAT PETL IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR IMPLIED WARRANTIES, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE (EXCEPT ONLY TO THE EXTENT PROHIBITED UNDER APPLICABLE LAW WITH ANY LEGALLY REQUIRED WARRANTY PERIOD TO THE SHORTER OF THIRTY DAYS FROM FIRST USE OR THE MINIMUM PERIOD REQUIRED). WITHOUT LIMITING THE FOREGOING, NONE OF THE PETLIFE TEAM WARRANTS THAT THE PROCESS FOR PURCHASING PETL WILL BE UNINTERRUPTED OR ERROR-FREE.

12. Limitations Waiver of Liability

THE PURCHASER ACKNOWLEDGES AND AGREES THAT, TO THE FULLEST EXTENT PERMITTED BY ANY APPLICABLE LAW, THE DISCLAIMERS OF LIABILITY CONTAINED HEREIN APPLY TO ANY AND ALL DAMAGES OR INJURY WHATSOEVER CAUSED BY OR RELATED TO (i) USE OF, OR INABILITY TO USE, PETL OR (ii) THE PETLIFE TEAM UNDER ANY CAUSE OR ACTION WHATSOEVER OF ANY KIND IN ANY JURISDICTION, INCLUDING, WITHOUT LIMITATION, ACTIONS FOR BREACH OF WARRANTY, BREACH OF CONTRACT OR TORT (INCLUDING NEGLIGENCE) AND THAT NONE OF THE PETLIFE TEAM SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING FOR LOSS OF PROFITS, GOODWILL OR DATA, IN ANY WAY WHATSOEVER ARISING OUT OF THE USE OF, OR INABILITY TO USE, OR PURCHASE OF, OR INABILITY TO PURCHASE, PETL, OR ARISING OUT OF ANY INTERACTION WITH THE SMART CONTRACT IMPLEMENTED IN RELATION TO PETL. THE PURCHASER FURTHER SPECIFICALLY ACKNOWLEDGES THAT THE PETLIFE TEAM IS NOT LIABLE FOR THE CONDUCT OF THIRD PARTIES, INCLUDING OTHER PURCHASERS OF PETL, AND THAT

THE RISK OF PURCHASING AND USING PETL RESTS ENTIRELY WITH THE PURCHASER. TO THE EXTENT PERMISSIBLE UNDER APPLICABLE LAWS, UNDER NO CIRCUMSTANCES WILL ANY OF THE PETLIFE TEAM BE LIABLE TO ANY PURCHASER FOR MORE THAN THE AMOUNT THE PURCHASER HAVE PAID TO THE COMPANY FOR THE PURCHASE OF PETL. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR CERTAIN TYPES OF DAMAGES. THEREFORE, SOME OF THE ABOVE LIMITATIONS IN THIS SECTION AND ELSEWHERE IN THE TERMS MAY NOT APPLY TO A PURCHASER. IN PARTICULAR, NOTHING IN THESE TERMS SHALL AFFECT THE STATUTORY RIGHTS OF ANY PURCHASER OR EXCLUDE INJURY ARISING FROM ANY WILFUL MISCONDUCT, GROSS NEGLIGENCE OR FRAUD OF THE PETLIFE TEAM.

13. Complete Agreement

These Terms set forth the entire understanding between the Purchaser and the Company with respect to the purchase and sale of PETL. For facts relating to the sale and purchase, the Purchaser agrees to rely only on the Terms in determining purchase decisions and understands that the Terms govern the sale of PETL and supersede any public statements about the PETL token sale made by third parties or by the Petlife Team or individuals associated with any of the Petlife Team, past and present and during the PETL token sale.

14. Severability

The Purchaser and the Company agree that if any portion of these Terms is found illegal or unenforceable, in whole or in part, such provision shall, as to such jurisdiction, be ineffective solely to the extent of such determination of invalidity or unenforceability without affecting the validity or enforceability thereof in any other manner or

jurisdiction and without affecting the remaining provisions of the Terms, which shall continue to be in full force and effect.

15. No Waiver

The failure of the Company to require or enforce strict performance by the Purchaser of any provision of these Terms or the Company's failure to exercise any right under these Terms shall not be construed as a waiver or relinquishment of the Company's right to assert or rely upon any such provision or right in that or any other instance. The express waiver by the Company of any provision, condition, or requirement of these Terms shall not constitute a waiver of any future obligation to comply with such provision, condition or requirement. Except as expressly and specifically set forth in these Terms, no representations, statements, consents, waivers, or other acts or omissions by the Petlife Team shall be deemed a modification of these Terms nor be legally binding.

16. Updates to the Terms

The Company reserves the right, at its sole discretion, to change, modify, add, or remove portions of the Terms at any time during the sale by posting the amended Terms on the Website. Token purchasers will be informed about any substantial changes via e-mail. Any Purchaser will be deemed to have accepted such changes by purchasing PETL. The Terms may not be otherwise amended except by express consent of both the Purchaser and the Company.

17. Cooperation with Legal Authorities

The Company will cooperate with all law enforcement enquiries, subpoenas, or requests provided they are fully supported and documented by the law in the relevant jurisdictions.

18. Indemnification

To the fullest extent permitted by applicable law, you will indemnify, defend and hold harmless the Petlife Team from and against all claims, demands, actions, damages, losses, costs and expenses (including attorneys' fees) that arise from or relate to: (i) your purchase or use of PETL; (ii) your responsibilities or obligations under these Terms; (iii) your violation of these Terms; or (iv) your violation of any rights of any other person or entity.

The Company reserves the right to exercise sole control over the defense, at your expense, of any claim subject to indemnification under this Section 18.

19. Security

You are responsible for implementing reasonable measures for securing the wallet, vault or other storage mechanism you use to receive and hold PETL purchased from the Company, including any requisite private key(s) or other credentials necessary to access such storage mechanism(s). If your private key(s) or other access credentials are lost, you may lose access to your Tokens. The Company is not responsible for any losses, costs or expenses relating to lost access credentials.

20. Language

Currently, only English versions of any Petlife's communications is considered official. The English version shall prevail in case of differences in translation.

21. Governing Law

The Terms, the arbitration clause contained in them, and all non-contractual obligations arising in any way whatsoever out of or in connection with these Terms are governed by, construed, and take effect in accordance with English law.

22. Arbitration

Any dispute or difference arising out of or in connection with these Terms or the legal relationships established by these Terms, including any question regarding its existence, validity or termination ("Dispute"), shall be referred to and finally resolved by arbitration under the LCIA Rules which will be deemed to be incorporated by reference into this clause, save for any waiver of any rights the parties would otherwise have to any form of appeal or recourse to a court of law or other judicial authority, which rights are expressly reserved. The number of arbitrators shall be three. The seat of the arbitration shall be London. The language of the arbitration shall be English.

A dispute arising out of or related to these Terms is personal to you and the Company and will be resolved solely through individual arbitration and will not be brought as a class arbitration, class action or any other type of representative proceeding. There will be no class arbitration or arbitration in which an individual attempts to resolve a Dispute as a representative of another individual or group of individuals. Further, a Dispute cannot be brought as a class or other type of representative action, whether within or outside of arbitration, or on behalf of any other individual or group of individuals.

ANNEX A

PETL Risks

By purchasing, owning, and using PETL, you expressly acknowledge and assume the following risks:

1. Risk of Losing Access to PETL Due to Loss of Private Key(s), Custodial Error or Purchaser Error

A private key, or a combination of private keys, is necessary to control and dispose of PETL stored in your digital wallet or vault. Accordingly, loss of requisite private key(s) associated with your digital wallet or vault storing PETL will result in loss of such PETL. Moreover, any third party that gains access to such private key(s), including by gaining access to login credentials of a hosted wallet service you use, may be able to misappropriate your PETL. Any errors or malfunctions caused by or otherwise related to the digital wallet or vault you choose to receive and store PETL in, including your own failure to properly maintain or use such digital wallet or vault, may also result in the loss of your PETL. Additionally, your failure to follow precisely the procedures set forth in for buying and receiving Tokens, including, for instance, if you provide the wrong address for the receiving PETL, or provides an address that is not ERC-20 compatible, may result in the loss of your Tokens.

2. Risks Associated with the Ethereum Protocol

Because PETL and the Petlife platform are based on the Ethereum protocol, any malfunction, breakdown or abandonment of the Ethereum protocol may have a material adverse effect on the platform or PETL. Moreover, advances in cryptography, or technical advances such as the development of quantum computing, could

present risks to the PETL and the platform, including the utility of the PETL for obtaining services, by rendering ineffective the cryptographic consensus mechanism that underpins the Ethereum protocol.

3. Risk of Mining Attacks

As with other decentralized cryptographic tokens based on the Ethereum protocol, PETL are susceptible to attacks by miners in the course of validating PETL transactions on the Ethereum blockchain, including, but not limited to, double-spend attacks, majority mining power attacks, and selfish-mining attacks. Any successful attacks present a risk to the platform and PETL, including, but not limited to, accurate execution and recording of transactions involving PETL.

4. Risk of Hacking and Security Weaknesses

Hackers or other malicious groups or organizations may attempt to interfere with the platform or PETL in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing. Furthermore, because the platform is based on open-source software, there is a risk that a third party or a member of the Company team may intentionally or unintentionally introduce weaknesses into the core infrastructure of the platform, which could negatively affect the platform and PETL, including the utility of PETL for obtaining services.

5. Risks associated with Markets for PETL

If secondary trading of Tokens is facilitated by third party exchanges, such exchanges may be relatively new and subject to little or no

regulatory oversight, making them more susceptible to fraud or manipulation. Furthermore, to the extent that third-parties do ascribe an external exchange value to PETL (e.g., as denominated in a digital or fiat currency), such value may be extremely volatile.

6. Risk of Uninsured Losses

Unlike bank accounts or accounts at some other financial institutions, PETL are uninsured unless you specifically obtain private insurance to insure them. Thus, in the event of loss or loss of utility value, there is no public insurer or private insurance arranged by Company, to offer recourse to you.

7. Risks Associated with Uncertain Regulations and Enforcement Actions

The regulatory status of PETL and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications, including the Petlife platform and PETL. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to law and regulation affecting distributed ledger technology and its applications, including the platform and PETL. Regulatory actions could negatively impact the platform and PETL in various ways, including, for purposes of illustration only, through a determination that the purchase, sale and delivery of PETL constitutes unlawful activity or that PETL are a regulated instrument that require registration or licensing of those instruments or some or all of the parties involved in the purchase, sale and delivery thereof. The Company may cease operations in a jurisdiction in the event that regulatory actions, or changes to law or regulation, make it illegal to

operate in such jurisdiction, or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction.

8. Risks Arising from Taxation

The tax characterization of PETL is uncertain. You must seek your own tax advice in connection with purchasing PETL, which may result in adverse tax consequences to you, including withholding taxes, income taxes and tax reporting requirements.

9. Risk of Competing platforms

It is possible that alternative platforms could be established that utilize the same open source code and protocol underlying the platform and attempt to facilitate services that are materially similar to the Petlife services.

10. Risks Arising from Lack of Governance Rights

Because PETL confer no governance rights of any kind with respect to the Petlife platform or the Company, all decisions involving the Company's products or services within the platform or the Company itself will be made by the Company at its sole discretion. These decisions could adversely affect the platform and the utility of any PETL you own, including their utility for obtaining services.

11. Unanticipated Risks

Cryptographic tokens such as PETL are a new and untested technology. In addition to the risks included in this Annex A of these Terms, there are other risks associated with your purchase,

possession and use of PETL, including unanticipated risks. Such risks may further materialize as unanticipated variations or combinations of the risks discussed in this Annex A of these Terms.

Further Information

For further information regarding the PETL sale, please contact **info@icopet.life**.