Lighthouse

Terms and Conditions

Dated 20th September 2025

1. **Introduction**

1.1 Parties and Acceptance. These Terms and Conditions ("Terms") are entered into between you ("User" or "you") and Lighthouse Storage (together with its affiliates, "Lighthouse", "we", or "us"). By accessing the websites at lighthouse.storage and related sub-domains, the Lighthouse web application, SDKs and CLI, developer APIs, IPFS gateways (including image/video gateways), encryption SDK and token-gating modules, and any related documentation or dashboards (collectively, the Services), you agree to be bound by these Terms and our Privacy Policy.

1.2 Changes. We may update these Terms to reflect changes to the Services or legal requirements; the "Last Updated" date will be revised and the updated Terms will be posted to the website. Your continued use of the Services constitutes acceptance of the updated Terms.

1.3 Definitions. "Website" means lighthouse.storage and related sub-domains. "Console" means Lighthouse web dashboards. "APIs" means developer application programming interfaces (including SDKs/CLI). "Gateways" means Lighthouse-operated HTTP(S) gateways. "Networks" means decentralised storage networks such as IPFS and Filecoin. "Services" means the Website, Console, APIs, Gateways, encryption and token-gating modules, documentation, and any other tools we provide. "User Content" means files, data, metadata, text, images, video, code and other material you upload, pin, encrypt, gate, transcode or stream via the Services. "Feedback" means suggestions, ideas or improvement requests about the Services. "Tokens" means transferable digital assets used for payments or access control as supported by the Services. "Data Coin" means a transferable on-chain token (fungible or non-fungible) that represents configurable access rights (e.g., view, download, API quotas) and/or fee/royalty rules to a dataset or data service configured by a User via the Services. A Data Coin does not, by itself, transfer IP ownership in the underlying dataset. "Connected Frontends" means informational or transactional web or application interfaces that surface or deep-link Lighthouse-configured datasets or Data Coins, including 1MB.io and any other white-label, companion, mirror or third-party sites or testnet environments. Connected Frontends may be operated by us or by third parties and may run on mainnet and/or testnets. "Data Licence" means the licence terms a Publisher applies to govern how Consumers may access/use a dataset via a Data Coin (including any token-gated API limits). "Publisher" means a User that uploads/hosts datasets via the Services and optionally configures token-gated access or mints Data Coins for such datasets.

"Consumer" means a User that accesses a dataset (including via token-gated APIs) under the Data Licence set by a Publisher.

1.4 References on the Website to "permanent", "perpetual", or "stored forever" mean that Lighthouse uses content-addressed storage and economic incentives (e.g., Filecoin deals and replication strategies) designed to preserve data for the long term. They are not a guarantee of endless storage or retrieval and depend on third-party networks, economics and your continued compliance with these Terms. "Lifetime" in any plan or promotion means the lifetime of the relevant Service offering (i.e., while Lighthouse continues to make that Service commercially available), not your lifetime.

2. **Your use of the Services**

2.1 Nature of the Services. Lighthouse provides tooling to store, pin, encrypt, gate, retrieve, transcode and stream your files using decentralised storage networks (principally IPFS and Filecoin) together with Lighthouse-operated HTTP(S) gateways and developer tooling. Lighthouse is not an ISP, custodian, financial institution, or fiduciary, and does not sell or broker digital asset investments. Certain features may be made available via Connected Frontends (e.g., 1MB.io) to help discover Data Coins, present analytics, or route to third-party protocols. We do not take custody, match orders, or become a party to transactions effected through any Connected Frontend. We do not operate an exchange, order book or brokerage and we are not a counterparty to any trade.

2.2 Third-party networks. Storage and retrieval rely on decentralised participants (e.g., Filecoin storage providers, IPFS nodes, and public/private gateways) that Lighthouse does not own or control. We may substitute storage providers, change replication factors, migrate pins, or adjust retrieval pathways to maintain availability and cost efficiency. Use of Connected Frontends (including 1MB.io) is at your own risk. You should do your own research (DYOR), and you acknowledge that we are not liable for any issuance, listing, trading, liquidity provision or other activity you carry out on such interfaces, whether on mainnet or testnet.

2.3 The Services may integrate third-party identity, wallet, signature or authentication tools (including EVM, Solana, Cosmos, Passkeys and zkTLS) and payment processors. Those are provided under third-party terms and privacy policies. We do not control, hold or recover your private keys and are not responsible for mis-signatures, lost credentials or incompatible updates.

2.4 You will comply with all applicable domestic and international laws, statutes, ordinances and regulations applicable to your use of the Services and will not use them for any unlawful purpose.

2.5 You are responsible for obtaining the data network access necessary to use the Services. Your network's data rates and fees may apply if you access or use the Services from a wireless-enabled device, and you are responsible for such rates and fees.

2.6 You are responsible for acquiring and updating compatible hardware or devices necessary to access and use the Services. In addition, the Services and any third-party services may be subject to malfunctions and delays inherent in the use of the Internet and electronic communications.

2.7 Availability; No SLA. The Services are provided on an "as is" and "as available" basis. Retrieval speed and uptime depend on gateway load, cache locality and network conditions. No service levels are provided unless set out in a signed Service Order or SLA.

2.8 Suspension and Changes. We may suspend or limit the Services (or any component) for security, legal, operational, abuse or maintenance reasons, or to comply with law or third-party terms.

2.9 Certain features are paid. Current pricing and quotas are shown in your Console or applicable Order Form. We may meter storage, bandwidth, pin count, retrievals, API calls, transcodes, image resizing, and encryption usage. Overage is billed at then-current rates. Subscriptions auto-renew unless cancelled before renewal in the Console. Fees are exclusive of taxes; you are responsible for applicable taxes (other than our income taxes).
We may accept payment via credit/debit card or supported on-chain Tokens; availability of any particular payment method is not guaranteed. You authorise us to re-attempt failed charges. Chargebacks may result in immediate suspension. Except where required by law, all fees are non-refundable. Lifetime plans are prepaid, non-transferable, and subject to Section 1.4.

2.10 Content addressed by CIDs and propagated to third-party Networks or gateways may persist or be cached beyond our control. While we provide account-level deletion tools, we cannot ensure deletion of all copies from third-party nodes or historical caches. You are responsible for choosing encryption and access controls appropriate to your use case.

2.11 We may label certain features as alpha, beta, preview or experimental. They are provided as is, may be modified or discontinued, and are excluded from any credits or commitments.

2.12 Testimonials reflect the experiences of specific users and do not guarantee similar results. Mentions of third-party networks, protocols, dApps or logos are for identification only and do not constitute endorsement, partnership or warranty.

2.13 From time to time, Data DAOs or Data Coins may be issued, listed, displayed, routed to or traded via Connected Frontends (including 1MB.io) on mainnet and/or testnets. Those frontends are provided "as is", may be operated by us or by third parties, and may integrate third-party smart contracts and AMMs/DEXs. You are solely responsible for evaluating any dataset, token, pool, price, royalty rule or API gate exposed there. No advice, no endorsement, no warranty, and no liability are given by Lighthouse in respect of activities performed through Connected Frontends. All interactions are between you and the relevant protocol(s)/counterparty(ies).

3. Intellectual Property

3.1 User Content. As between you and Lighthouse, you retain all rights in User Content. You grant Lighthouse a worldwide, non-exclusive, royalty-free licence to host, cache, store, encrypt/decrypt (as instructed), transcode, re-encode, resize, thumbnail, package/segment for streaming (e.g., HLS/DASH), token-gate, reproduce, distribute and display User Content solely to provide the Services and to operate Gateways and Networks replication. For clarity, unless a Data Licence expressly provides otherwise, minting, transferring or holding a Data Coin grants access rights only (including token-gated API usage) and does not transfer, assign or licence any IP in the underlying dataset beyond those access rights.

3.2 Your Responsibilities. You represent you have all rights necessary for us to exercise the licence above and to process User Content as contemplated here.

3.3 Feedback. We may use Feedback without restriction or obligation. We do not claim ownership of your User Content by virtue of receiving Feedback.

3.4 Our Materials. The Services and underlying software, documentation and trademarks are owned by Lighthouse and its licensors, subject to any open-source licences that may apply to specific components.

4. Acceptable Use and API Terms

4.1 You will not use the Services to: (a) infringe IP or privacy rights; (b) upload illegal, abusive, exploitative or extremist content; (c) dox, harass, or threaten; (d) transmit malware or attempt to bypass security or rate limits; (e) violate sanctions/export laws; (f) engage in activity that would cause Lighthouse to break the law; or (g) upload or process personal data or training datasets without necessary rights, consents or disclosures, or in violation of applicable privacy, IP or biometric laws.

4.2 You must keep credentials and API keys confidential, not share them, and promptly rotate/revoke compromised keys. You are responsible for activity under your account.

4.3 We may enforce rate limits and quotas. Do not circumvent them.

4.4 We may remove or disable access to content where we reasonably believe it violates these Terms or law (including copyright notices compliant with applicable law) and may notify competent authorities where legally required. Notices and abuse reports may be submitted via the "Report Online Abuse" link or the contact listed in Section 12.1.

4.5 You represent you are not a sanctioned person and will not use the Services in or for the benefit of sanctioned countries or prohibited end-uses. You will comply with applicable export, re-export and sanctions laws and shall not provide the Services to parties on restricted lists.

4.6 If you believe content accessible via our Gateways infringes your copyright, submit a notice with (i) your contact details, (ii) identification of the work and allegedly infringing content (including CIDs/URLs), (iii) a good-faith statement and (iv) your signature. We may remove/ disable access and, where appropriate, notify the uploader if contact details are available.

4.7 You must not use Connected Frontends (including 1MB.io) to offer, market, or distribute Data Coins in any jurisdiction requiring licensing/registration/disclosure, unless you have satisfied those requirements.

5. Representations and Warranties

5.1 You hereby make the following representations and warranties to Lighthouse:

(a) You have and will maintain all rights, licences and consents necessary to use the Services and to upload, encrypt, gate, transcode and distribute User Content through the Services;

(b) You validly undertake any actions or enter into any transaction with regard to these Terms;

(c) The digital assets that you will use to interact with Lighthouse shall not be derived from money laundering, terrorist financing, fraud, or any other illegal activities under any applicable law;

(d) You understand the technical and legal risks of decentralised storage, gateways and third-party dependencies, and use the Services at your own risk;

(e) You will not use the Services to conceal or disguise proceeds of crime or otherwise violate law.

(f) You shall be aware that you are subject to Tax regulation in your jurisdiction and shall be fully responsible for any filing/reporting and paying any tax as required by any applicable law or regulation. Lighthouse shall not be responsible to compensate you for your tax obligations or advise you in relation to your tax issues. Any uncertainties and unpredictable matters in tax legislation with respect to digital assets may expose you to unknown or unforeseeable tax implications, for which Lighthouse shall have no liability. Furthermore, you shall hold Lighthouse harmless from any expenses and losses, resulting from any unknown or unforeseeable tax implications;

(g) You shall not breach any terms stipulated in these Terms, and the Privacy Policy, or any applicable laws and regulations in any relevant jurisdictions;

(h) You shall not interfere, intercept, or expropriate our network system, data, or information;

5.2 Each of the representations and warranties in these Terms shall survive and continue to have full force and effect after the execution of these Terms.

6. Risk Disclosure

By accessing or using the Services, you expressly acknowledge and assume the following risks:

6.1 Risk of loss in value as digital assets are not issued by any central banks or national, supra-national, or quasi-national organizations. They are also not backed by any hard assets or other credit. The value of digital assets is affected by several factors, including but not limited to:

(a) the total number of digital assets in existence;

(b) the continued willingness of market participants to exchange government-issued currency for digital assets;

(c) purchasers' expectations with respect to the rate of inflation of fiat currencies;

(d) purchasers' expectations with respect to the rate of deflation of cryptocurrencies, interest rates, currency exchange rates, cyber theft of cryptocurrencies from online digital wallet providers or news of such theft from such providers or individuals' digital wallets;

(e) investment and trading activities of large investors;

(f) monetary policies of the governments;

(g) trade restrictions;

(h) currency devaluations and revaluations;

(i) regulatory measures; or

(j) the global or regional political, economic or financial events and situations.

All these factors may affect the value of digital assets, which may result in the permanent, partial or total loss of the value of a particular digital asset. No one shall be obliged to guarantee the liquidity or the market price of any of the digital assets You use to interact with Lighthouse. The volatility and unpredictability of the value of digital assets relative to government-issued currency may result in a significant loss over a short period of time.

6.2 The regulatory regime governing digital assets and the regulatory framework relating to digital assets remains unsettled, and any laws, regulations, or guidelines may be significantly revised and amended which shall materially and adversely affect the value of digital assets.

6.3 The Services may experience system failures, unplanned interruptions in its network or services, hardware or software defects, security breaches or other causes that could adversely affect Lighthouse's infrastructure network, which includes the Website. Lighthouse is unable to anticipate when there would be the occurrence of hacks, cyber-attacks, mining attacks, including but not limited to double-spend attacks, majority mining power attacks and selfish-mining attacks, distributed denials of services or errors, vulnerabilities or defects in any component of the Website or Lighthouse or any related technology, including but not limited to smart contract technology. Lighthouse is unable to detect these hacks as mentioned earlier, mining attacks, cyber-attacks, distributed denials of services errors vulnerabilities or defects in a timely manner and does not have sufficient resources to efficiently cope with multiple services incidents happening simultaneously or in rapid succession. In addition, the Services could be disrupted by numerous events, including natural disasters, equipment breakdown, network connectivity downtime, power losses, or even intentional disruptions of its services, such as disruptions caused by software viruses or attacks by unauthorized users, some of which are beyond Lighthouse's control. Although Lighthouse has taken steps against malicious attacks, there can be no assurance that cyber-attacks, such as distributed denials of service, shall not be attempted in the future, and that Lighthouse's enhanced security measures shall be effective. Any significant breach of Lighthouse's security measures or other disruptions resulting in a compromise of the usability, stability and security of the Company's network or services, including Lighthouse, may adversely affect also any related digital token.

6.4 Lighthouse shall have no liability for any delay, error, interruption or failure to perform any obligation under these Terms where the delay or failure is directly or indirectly resulting from any causes beyond Lighthouse's control, including but not limited to:

(a) Acts of God, nature, court of government;

(b) Failure or interruption in public or private telecommunication networks, communication channels or information system;

(c) Acts or omission of acts of a party for whom we are not responsible;

(d) Delay, failure or interruption in, or unavailability of, third-party services;

(e) Strikes, lockouts, labour disputes, wars, terrorist acts and riots; or

(f) Global pandemics and other public health emergency crises.

6.5 You understand and agree that you use the Services at your own risk. This clause is not exhaustive and does not disclose all the risks or potential risks that may be associated with digital assets and the use of Lighthouse. You are strongly recommended to carefully consider whether such use is suitable for you in light of your circumstances and financial positions. Testnets and

Connected Frontends (including 1MB.io) may be experimental, unstable or deprecated; assets, entitlements or configurations there may not persist or behave the same as on mainnet.

7. Disclaimers; Limitation of Liability

7.1 Disclaimers. To the maximum extent permitted by law, the Services are provided "as is" without warranties of any kind, express or implied, including merchantability, fitness for a particular purpose, non-infringement, or uninterrupted/ error-free operation. Any analytics, charts, volumes, fees, prices, listings or badges shown on Connected Frontends (e.g., 1MB.io) are informational only, may be incomplete, lagging or sourced from third parties, and are provided without warranty; they do not constitute an endorsement or a representation of asset quality or legality and may be estimated and subject to indexer/oracle delays.

7.2 No Indirect Damages. Neither party will be liable for indirect, incidental, special, exemplary, punitive or consequential damages, or for loss of profits, revenues, goodwill or data, even if advised of the possibility.

7.3 Cap. Lighthouse's total liability arising out of or related to the Services will not exceed the amounts paid by you to Lighthouse for the Services in the twelve (12) months before the event giving rise to liability.

7.4 Mandatory Law. Nothing excludes liability that cannot lawfully be excluded.

8. Indemnification

8.1 You will defend and indemnify Lighthouse against third-party claims to the extent arising from (a) your User Content; (b) your breach of these Terms or law; or (c) your misuse of the Services. We will promptly notify you and reasonably cooperate at your expense.

9. Term; Suspension; Termination

9.1 These Terms start when you first use the Services and continue until terminated.

9.2 We may suspend or restrict access immediately if (a) required by law; (b) for security or abuse; (c) fees are unpaid; or (d) you breach these Terms.

9.3 Either party may terminate at any time by closing the account or providing notice through the Console.

9.4 Upon termination, your access ends. We may retain backups for a limited period for security, legal or operational reasons but have no obligation to maintain gateway availability for your content.

9.5 Subject to legal obligations, we will delete or de-identify personal data in accordance with our Privacy Policy and any applicable DPA.

9.6 Sections 3 (IP), 4 (AUP & Copyright), 5 (Reps), 6 (Risk), 7 (Liability), 8 (Indemnity), 10 (No Advice), 11 (Governing Law), and 12 (Miscellaneous) survive termination.

10. No Financial, Investment or Legal Advice

10.1 The Services are developer tooling and storage infrastructure. Data DAOs, governance modules, "yield" features, AI data monetization and "compute over encrypted/private data" are developer capabilities that you configure and operate at your own risk. We are not a financial institution, custodian, broker, money services business or fiduciary, and we do not provide investment, financial, legal or tax advice, make yield or performance commitments, or operate DAOs on your behalf. You are solely responsible for your compliance, disclosures and permissions (including for training data and model use).

11. Governing Law; Disputes

11.1 These Terms and any non-contractual obligations arising out of or in connection with it are governed by the laws of Singapore. 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 administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore. The arbitration tribunal shall consist of three (3) arbitrators. The language of the arbitration shall be English. In respect of any court proceedings in Singapore commenced under the International Arbitration Act 1994 in relation to the arbitration, the parties agree (a) to commence such proceedings before the Singapore International Commercial Court ("the SICC"); and (b) in any event, that such proceedings shall be heard and adjudicated by the SICC.

12. Miscellaneous

12.1 Notices. We may provide notices via the Console, email, or the Website. You consent to electronic communications. For copyright claims and abuse reports, contact mail@lighthouse.storage or use the 'Report Online Abuse' link on the Website.

12.2 Severability. If any provision is unenforceable, the remainder remains in effect.

12.3 Changes to Terms. We may update these Terms by posting an updated version with a "Last Updated" date. Material changes will be notified via the Console or email. Continued use after the effective date constitutes acceptance.

12.4 Assignment. You may not assign these Terms without our written consent. We may assign to an affiliate or in connection with a merger, acquisition or asset transfer.

12.5 Entire Agreement; Order of Precedence. These Terms, the Privacy Policy and any signed Service Order/SLA or DPA form the entire agreement. If there is a conflict, a signed Service Order/SLA or DPA controls, then these Terms, then the Privacy Policy. As between a Publisher and a Consumer of a dataset, the applicable Data Licence governs their dataset relationship; however, as between each User and Lighthouse, these Terms control the provision and use of the Services.

12.6 No Third-Party Beneficiaries. None created.

12.7 Waiver. Failure to enforce is not a waiver.

12.8 Headings; "Including". Headings are for convenience only; "including" means "including without limitation."