Novus Networks - Terms & Conditions

Updated: 05/21/2026

1. Introduction

Welcome to Novus Networks, a decentralized blockchain ecosystem designed to make real-world Web3 utility more accessible, scalable, and usable for everyone.

The Novus Networks ecosystem includes the Novus Blockchain, FWRD DR Digital Reward, and FWRD Coin (collectively, the "Services").

By accessing or using any component of the ecosystem, you accept these Terms & Conditions ("Terms") and agree to abide by all applicable laws. If you do not agree, discontinue use immediately.

NuWin Enterprises, LLC may amend these Terms at any time by posting an updated version. Material updates will be communicated via the official website or app notice. Continued use of the Services signifies acceptance of those changes.

2. Definitions

- **Novus Networks** – The decentralized blockchain platform and all associated applications, wallets, and websites operated by NuWin Enterprises, LLC.
- **FWRD DR Digital Reward** – A non-financial community reward token used within the Novus Networks ecosystem.
- **FWRD Coin** – A blockchain-based utility token converted from FWRD DR, designed for commerce with affiliates and third-party dApps.
- **Digital Wallet** – A third-party, non-custodial software application used to store and transfer tokens, connected to the Novus Networks ecosystem via protocols such as WalletConnect.
- **Smart Contracts** – Immutable blockchain programs that execute Novus Networks governance and reward functions.
- **User** – Any individual or business engaging with the Novus Blockchain or wallet.
- **Nodes** – NuWin Software Nodes and Validator Nodes maintaining network operations.
- **Governance Participants** – Individuals or entities who actively contribute to the operation and governance of the Novus Blockchain. This includes Validator Nodes and other authorized participants who maintain network functionality or participate in charter-ratified decision processes. Governance Participants operate independently and voluntarily, assuming all technical and financial risks associated with node operation. Participation does not create any employment, partnership, or fiduciary relationship with NuWin Enterprises, LLC or the Novus Foundation. Each participant remains responsible for its own node configuration, uptime, and compliance with applicable laws and network standards.

3. Eligibility & Responsibilities

Users must be 18 years or older and legally permitted to participate in blockchain networks.

Users are solely responsible for safeguarding wallet credentials, private keys, and devices. Novus Networks cannot recover lost access information.

Users are prohibited from:

- Violating AML/CFT, sanctions, or anti-fraud laws.
- Operating scams or unauthorized token trading.
- Manipulating, exploiting, or reverse-engineering smart contracts.

All activity is undertaken at the user's risk. Use of the Services is prohibited in any jurisdiction where participation in decentralized blockchain networks is restricted by law. Novus Networks does not provide financial, legal, or investment advice.

4. User Registration

You may be required to register with the Site to access some features. You agree to keep your password confidential and will be responsible for all use of your account and password. We reserve the right to remove, reclaim, or change a username you select if we determine that such a username is inappropriate, obscene, or otherwise objectionable.

5. Blockchain Operation & Governance

The Novus Blockchain is community-governed through decentralized protocols. Core updates and decisions are executed via smart contract consensus. Governance operations are managed under the Novus Foundation, a Wyoming-registered foundation governed by a board of directors pursuant to its approved charter.

The Foundation is responsible for stewarding the Novus Blockchain's long-term mission, software integrity, and community alignment. Major amendments to the Foundation Charter, network protocols, or reward structures are subject to ratification by node software license holders, ensuring that governance remains accountable to the participating community while preserving the Foundation's fiduciary and regulatory obligations under Wyoming law.

NuWin Enterprises, LLC does not own or control user assets or blockchain records.

Certain protocol updates or policy proposals may be voted on by community nodes via on-chain governance.

Transactions are permanent and publicly viewable. Users accept inherent risks of blockchain latency, immutability, and smart contract bugs.

All intellectual property associated with the Novus Networks ecosystem — including but not limited to software code, smart contracts, trademarks, logos, visual designs, documentation, and media content — is the exclusive property of NuWin Enterprises, LLC or its licensors.

No license, right, or ownership interest is granted to users except the limited right to access and use the Services as permitted under these Terms. Any use, reproduction, or distribution of Novus Networks intellectual property outside authorized purposes is strictly prohibited.

6. FWRD DR & FWRD Coin

FWRD DR Digital Reward is strictly a utility-based community recognition token, not an investment or speculative instrument.

FWRD Coin may circulate externally under community governance but is not redeemable for fiat by Novus Networks. Secondary market actions are independent of Novus Networks oversight.

Neither digital reward nor token constitutes a debt, equity, or derivative instrument. This classification aligns with applicable U.S. and EU utility token guidance under the CLARITY and GENIUS Acts (2025).

7. Wallet Use & Security

Novus Networks utilizes third-party protocols such as WalletConnect to allow users to connect external Web3 wallets and interact with the Novus Networks ecosystem. Novus Networks does not operate, control, or endorse any third-party wallet provider and is not liable for the use, security, or availability of any third-party wallet.

Novus Networks has no access to or recovery mechanism for private keys, seed phrases, or wallet credentials. Users assume full risk for all transfers and wallet interactions. Blockchain transactions are irreversible.

8. Prohibited Conduct

Use of Novus Networks for the following is strictly forbidden:

- Money laundering, terrorist financing, or sanction evasion.
- Market manipulation or exploitation.
- Fraud, phishing, or malicious code injection.
- Spam, chain attacks, or denial-of-service.

Violators are subject to suspension, permanent denial of service, and relevant legal action.

9. Smart Contracts & Risks

All smart contracts are autonomous. Interacting with them constitutes consent to automated execution at your own risk. Users acknowledge that interaction with smart contracts may create permanent and irreversible outcomes on the blockchain.

Network performance, congestion, or vulnerabilities may impact functionality. Novus Networks shall not be liable for losses or malfunctions arising from third-party integrations, smart contract dependencies, or network conditions outside its control. These Terms are available in accessible digital format upon request.

10. Third-Party Content

The Site may contain links to other websites ("Third-Party Websites") as well as articles, photographs, text, graphics, pictures, designs, music, sound, video, information, applications, software, and other content or items belonging to or originating from third parties ("Third-Party Content"). Such Third-Party Websites and Third-Party Content are not investigated, monitored, or checked for accuracy, appropriateness, or completeness by us.

11. Termination

Novus Networks reserves the right to suspend accounts, revoke node licenses, or restrict access if a violation or compliance investigation arises.

Users may voluntarily exit the network at any time, but blockchain data remains immutable. Novus Networks reserves the right to cooperate with law enforcement or regulators in the event of violations.

12. Refund, Taxes & Cancellation Policy

12.1 Non-Refundable Nature of Services

All Novus Networks blockchain products, node licenses, and digital rewards are provisioned electronically and are non-refundable once activated, minted, or assigned.

Due to the immutable and consumptive nature of blockchain transactions, no refunds or reversals can be issued after provisioning.

This includes but is not limited to:

- Node license activations
- Digital reward distributions (FWRD DR or FWRD Coin)
- Smart contract deployments or wallet services

Once these services are deployed, they are deemed used and non-returnable.

12.2 Fraud and Duplicate Transactions

Refunds may be considered only under the following limited circumstances:

- Confirmed Fraudulent Transactions: Verified unauthorized or fraudulent activity reported within 7 days.
- Duplicate Payments: If a user is charged multiple times for the same transaction, a refund for the duplicate charge may be issued.

All refund requests are subject to case-by-case review by Novus Networks Compliance and must be submitted in writing to support@novusnetworks.io within 7 calendar days of the transaction. Decisions of the Compliance Team are final.

12.3 No Cancellations

Once a transaction, node activation, or token conversion has been confirmed on the blockchain, it cannot be cancelled or reversed. Novus Networks cannot modify, reverse, or delete blockchain data or smart contract executions.

12.4 Taxes

Users are solely responsible for any and all applicable taxes, duties, or fees arising from the use of the Novus Blockchain or related services.

NuWin Enterprises, LLC delivers its software and digital products electronically and does not provide physical goods. Novus Networks does not collect or remit sales, use, or VAT taxes unless required by law in the User's jurisdiction. If required by law to withhold taxes on payments, users must furnish appropriate documentation (such as an official tax receipt) verifying compliance with withholding requirements.

Novus Networks bears no responsibility for user tax obligations, including but not limited to sales, use, income, or value-added taxes applicable in any jurisdiction.

Users are encouraged to consult a qualified tax professional to ensure compliance with relevant tax laws.

13. Financial & Legal Advice Disclaimers & Liability Limits

Novus Networks disclaims all implied warranties. The Services are provided "as is" and "as available."

Users assume full risk for token loss, network downtime, or third-party wallet breaches. Novus Networks shall not be liable for any direct, indirect, incidental, or consequential damages arising from the use of its blockchain, wallet, or related services.

Novus Networks does not provide financial, investment, tax, or legal advice.

All information provided through the Novus Blockchain, wallet, website, or communications is for general educational and informational purposes only.

Nothing in the Services constitutes an offer or solicitation to buy, sell, or hold any digital asset, nor should any content be interpreted as a recommendation, investment strategy, or financial forecast.

Users are solely responsible for evaluating their individual circumstances and should consult qualified financial or legal professionals before engaging in any digital-asset or blockchain activity.

14. Indemnification

You agree to defend, indemnify, and hold harmless NuWin Enterprises, LLC, its subsidiaries, affiliates, and all of their respective officers, agents, partners, and employees from and against any loss, damage, liability, claim, or demand, including reasonable attorneys' fees and expenses, made by any third party due to or arising out of:

- Your use of the Services.
- Your violation of these Terms.

- Your violation of any rights of a third party, including but not limited to intellectual property rights.

15. Privacy & Data

Novus Networks operates primarily on a public blockchain; all on-chain transactions are permanent and transparent. Off-chain data collected through websites, forms, or communications is managed per the Novus Networks Privacy Policy available at https://novusnetworks.io/privacy_policy. By using the Services, you consent to such processing consistent with that policy and users acknowledge that blockchain records are immutable and not subject to alteration or deletion requests.

16. Severability

If any provision of these Terms is held to be unenforceable, the remaining provisions will continue in full force and effect. Failure by Novus Networks to enforce any right shall not constitute a waiver of that right.

17. Compliance Acknowledgment

By participating, users agree to comply with:

- The Bank Secrecy Act (BSA), FinCEN, and OFAC regulations.
- The CFTC commodity token classification standards.
- The Wyoming Digital Asset Law for DAOs and blockchain LLCs.

18. Dispute Resolution

To expedite resolution and control the cost of any dispute, controversy, or claim related to these Terms (each a "Dispute" and collectively, the "Disputes") brought by either you or us (individually, a "Party" and collectively, the "Parties"), the Parties agree to first attempt to negotiate any Dispute informally for at least thirty (30) days before initiating arbitration. All disputes will first be resolved via community arbitration within the Novus Networks governance structure before proceeding under Wyoming law.

19. Governing Law & Jurisdiction

These Terms are governed by the laws of Wyoming, USA. All disputes follow the dispute resolution process above.

20. Contact Information

NuWin Enterprises, LLC

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Austin, TX 78701

Email: support@novusnetworks.io