

Eden Investments User Agreement

Last Updated: July 7, 2025

Welcome to Eden Investments ("Eden," "we," "us," or "our"). By participating in any of our investment products, including but not limited to Eden Fixed Income, Eden Balanced Growth, Eden Principal-Protected Note (PPN), and Eden DeFi Options Income, you ("User," "you," or "your") agree to be bound by the terms and conditions of this User Agreement ("Agreement"). This Agreement is effective upon your participation and is accessible on our website at <https://www.edeninvestments.xyz/>. Please read this Agreement carefully before investing. If you do not agree with these terms, do not participate in any of our investment products.

1. Overview of Eden Investments

Eden Investments is a financial startup bridging traditional finance and decentralized finance (DeFi) to offer innovative investment products in Sri Lanka. Our flagship product, Eden Fixed Income, provides stable, high-yield returns with principal protection through an insurance fund. Other products, such as Eden Balanced Growth, Eden Principal-Protected Note (PPN), and Eden DeFi Options Income, offer varied risk-return profiles without insurance guarantees. This Agreement governs your participation in all Eden investment products, with specific protections for Eden Fixed Income as outlined below.

2. Eligibility

To participate in any Eden investment product, you must:

- Be aged 18 or older.
- Complete our Know Your Customer (KYC) process, providing valid identification, proof of address, and bank details in compliance with regulations.
- Deposit the minimum required investment amount, which is Rs. 100,000 for Eden Fixed Income, or the specified amount for other products.
- Agree to the terms of this Agreement and our Privacy Policy, available at <https://www.edeninvestments.xyz/privacy>.

Participation is subject to Eden's approval and compliance with applicable laws, including anti-money laundering (AML) regulations enforced by the Central Bank of Sri Lanka (CBSL).

3. Investment Products

Eden offers a range of investment products, each with distinct terms, risks, and conditions:

3.1 Eden Fixed Income

- **Minimum Investment:** Rs. 100,000.
- **Insurance Fund:** Your principal investment is insured on a 1:1 basis by a Rs. 12,000,000 fund held at First Capital Holdings PLC, a reputable financial institution in Sri Lanka. Eden ensures that the total principal investments in Eden Fixed Income do not exceed the insurance fund's capacity, guaranteeing full coverage for all participants.
- **Withdrawal:** You may withdraw your initial investment (excluding accrued interest) at any time by submitting a request via email to info@edeninvestments.lk. Funds will be transferred from the insurance fund to your designated bank account within 5 business days, subject to verification.
- **Returns:** Eden targets a fixed annual percentage yield (APY), calculated daily and compounded, with returns paid in USD (via USDT) or converted to LKR at your discretion. Returns are subject to market conditions and are not guaranteed.
- **Investment Process:** Funds are converted to USDT via secure peer-to-peer (P2P) platforms (e.g., Binance P2P) and invested in audited DeFi protocols such as Aave, Compound, or Nexo to generate returns.

3.2 Other Products

- Products such as Eden Balanced Growth, Eden Principal-Protected Note (PPN), and Eden DeFi Options Income have specific terms outlined in separate product disclosures, available upon request or on our website.
- **Risk Acknowledgment:** By investing in these products, you accept all associated risks, including market volatility, platform risks, and regulatory uncertainties, with no insurance guarantee for principal or returns.
- **Minimum Investment:** Varies by product, as specified in product disclosures.

4. Insurance Fund for Eden Fixed Income

Eden maintains a Rs. 12,000,000 insurance fund at First Capital Holdings PLC to protect the principal investments in the Eden Fixed Income product. Key details include:

- **Purpose:** The fund ensures 1:1 coverage for each participant's principal investment, up to the fund's total capacity.
- **Coverage:** Eden limits total investments in Eden Fixed Income to ensure the insurance fund can cover all principal amounts. If additional investments are accepted, Eden will increase the fund accordingly to maintain 1:1 coverage.
- **Withdrawal Process:** Upon your request to withdraw your principal, Eden will disburse the funds from the insurance fund, ensuring prompt payment to your bank account.
- **Management:** The fund is held in a segregated account at First Capital Holdings PLC, managed in compliance with Sri Lankan financial regulations to ensure security and accessibility.

This insurance applies solely to Eden Fixed Income and does not extend to other products.

5. Investment Process and Partners

5.1 Deposit and Conversion

- Upon depositing the minimum investment (e.g., Rs. 100,000 for Eden Fixed Income), Eden converts your funds into USDT via secure P2P platforms.
- Conversion rates are subject to market fluctuations, and you will be informed of the applicable rate before conversion. You may cancel your investment before conversion with a full refund within 3 business days.

5.2 Investment Portfolio

- For Eden Fixed Income, funds are invested in a diversified portfolio of audited DeFi protocols (e.g., Aave, Compound, Nexo) to achieve stable returns.
- Other products may involve different strategies, as outlined in their respective disclosures.
- Eden actively manages portfolios to mitigate risks, but returns are not guaranteed due to market volatility.

5.3 Returns and Fees

- **Eden Fixed Income:** Targets a fixed APY, with a 3% service fee deducted from gross returns to cover conversion, management, compliance, and support costs.
- **Other Products:** Fees and return structures vary and are detailed in product-specific agreements.
- Additional fees (e.g., bank transfer or P2P platform fees) are borne by you.

5.4 Withdrawals

- **Eden Fixed Income:** You may withdraw your principal at any time from the insurance fund (without interest) or withdraw principal plus accrued returns after a 3-month minimum holding period, subject to market conditions and protocol timelines.
- **Other Products:** Withdrawals are subject to product-specific terms, typically after a 3-month holding period, with no insurance coverage.
- Withdrawal requests must be submitted via email, with processing within 5 business days.

6. Risks of Participation

All investments carry risks, which you acknowledge and accept:

6.1 Eden Fixed Income

- **Market Risk:** Returns are subject to DeFi yield fluctuations. While the principal is insured, interest payments are not guaranteed.
- **Regulatory Risk:** Changes in Sri Lankan cryptocurrency regulations may impact operations. Eden is pursuing a Virtual Asset Service Provider (VASP) license to ensure compliance.
- **Platform Risk:** Despite using audited protocols, risks of hacks or insolvency exist. The insurance fund mitigates principal loss for Eden Fixed Income.
- **Conversion Risk:** LKR-to-USDT conversions involve exchange rate volatility, mitigated by secure processes.

6.2 Other Products

- **Full Risk Exposure:** No insurance fund applies, and you bear all risks, including loss of principal, market volatility, platform failures, and regulatory changes.
- **No Guarantee:** Returns and principal are not guaranteed, as detailed in product disclosures.

6.3 General Risks

- The Central Bank of Sri Lanka (CBSL) has issued warnings about cryptocurrency risks, including volatility and regulatory uncertainty. You participate at your own discretion, acknowledging these warnings.

7. Security Measures

Eden prioritizes fund security by:

- Partnering with audited DeFi protocols with strong safety records (e.g., Aave, Compound, Nexo).
- Maintaining the Rs. 12,000,000 insurance fund for Eden Fixed Income at First Capital Holdings PLC.
- Using secure P2P platforms and hardware wallets for conversions.
- Encrypting user data with SSL and complying with GDPR and Sri Lankan data protection laws.
- Planning a non-custodial platform post-pilot, allowing you to control funds directly.

8. User Responsibilities

You agree to:

- Provide accurate KYC information and notify Eden of changes.
- Ensure deposits come from legitimate sources, complying with AML regulations.
- Monitor updates from Eden via email or the user portal at <https://rodger6640.soft9r.app/>
- Acknowledge and accept investment risks, particularly for non-insured products.
- Not bypass Eden by investing directly in DeFi protocols, which may expose you to unmitigated risks.

9. Transparency and Communication

- Eden provides monthly updates via email and the user portal, detailing your balance, returns, and portfolio performance.
- If market conditions require adjustments (e.g., APY changes), Eden will notify you at least 7 days in advance.
- Regulatory changes or platform issues will be communicated promptly to ensure transparency.

10. Limitation of Liability

- **Eden Fixed Income:** Eden's liability for principal loss is covered by the insurance fund at First Capital Holdings PLC, up to the fund's capacity. Eden is not liable for loss of interest or indirect damages.
- **Other Products:** Eden's liability is limited to the amount of your investment, and we are not liable for indirect, incidental, special, or consequential damages arising from market volatility, platform failures, or regulatory changes.
- To the fullest extent permitted by Sri Lankan law, Eden, its affiliates, and partners shall not be liable for damages beyond the investment amount, except in cases of gross negligence or willful misconduct.

11. Indemnification

You agree to indemnify and hold harmless Eden Investments, its affiliates, and partners from any claims, losses, or damages arising from your breach of this Agreement, misuse of our services, or violation of applicable laws.

12. Termination

- **By Eden:** Eden may terminate your participation if you breach this Agreement, fail to comply with KYC/AML requirements, or if regulatory changes prohibit operations. Upon termination, you will receive your principal (from the insurance fund for Eden Fixed Income) and prorated returns (if applicable) within 5 business days, subject to market conditions.
- **By You:** You may terminate participation by withdrawing funds as outlined in Section 5.4.

13. Governing Law and Dispute Resolution

This Agreement is governed by the laws of Sri Lanka. Any disputes arising from this Agreement shall be resolved through binding arbitration in Colombo, Sri Lanka, in accordance with the Arbitration Act No. 11 of 1995. The language of arbitration shall be English. You waive the right to pursue class actions or litigation in other jurisdictions.

14. Amendments

Eden reserves the right to amend this Agreement at any time. Material changes will be communicated via email at least 7 days in advance. Your continued participation after such changes constitutes acceptance of the revised terms.

15. Privacy

Your personal information is protected under our Privacy Policy, available at <https://www.edeninvestments.xyz/privacy>. By participating, you consent to the collection, use, and storage of your data for KYC, AML, and compliance purposes.

16. Contact Information

For questions or support, contact us at:

- **Email:** info@edeninvestments.lk
- **WhatsApp:** +94 777 127 167
- **Website:** <https://www.edeninvestments.xyz/>

17. Acknowledgment

By participating in any Eden investment product, you acknowledge that you have read, understood, and agree to be bound by this Agreement. You confirm awareness of the risks involved, including market, regulatory, and platform risks, and that returns are not guaranteed, except for the principal protection provided by the insurance fund for Eden Fixed Income.

18. Entire Agreement

This Agreement, along with the Privacy Policy and any product-specific disclosures, constitutes the entire agreement between you and Eden Investments, superseding any prior agreements. If any provision is found unenforceable, the remaining provisions remain in full effect.

Eden Investments

Colombo, Sri Lanka

July 7, 2025

Table: Summary of Key Terms by Product

Product	Minimum Investment	Insurance Fund	Withdrawal Terms	Risk Level
Eden Fixed Income	Rs. 100,000	Rs. 12,000,000 at First Capital Holdings PLC	Principal withdrawal anytime; full withdrawal after 3 months	Low (principal insured)
Eden Balanced Growth	Varies	None	Per product terms, typically after 3 months	High
Eden Principal-Protected Note	Varies	None	Per product terms, typically after 3 months	High
Eden DeFi Options Income	Varies	None	Per product terms, typically after 3 months	High