

LOVE Coin — Legal Disclaimer

Last updated: April 2026

1. General Information

LOVE Coin is an experimental digital asset issued on the Stellar Network. It is not a security, investment contract, commodity, or regulated financial instrument under any jurisdiction. Nothing on this website or platform constitutes financial, legal, or investment advice.

2. No Investment Advice

The information provided on lovecoin.life and associated platforms is for informational and educational purposes only. You should not construe any information as professional financial, investment, tax, or legal advice. Always consult a qualified professional before making financial decisions.

3. Risk Disclosure

Digital assets, including LOVE Coin, involve significant risks. Prices can be extremely volatile. You may lose some or all of your investment. Past performance is not indicative of future results. You are solely responsible for evaluating the risks and merits of any transaction.

4. USDLove (USDL)

USDLove (USDL) is an internal accounting unit used within the LOVE ecosystem. It is not a publicly offered stablecoin, e-money token, or regulated financial instrument. USDL is designed solely for internal settlement, marketplace pricing, and ecosystem operations. It does not represent a claim on any fiat currency or external reserve.

5. LOFI — LOVE Finance

LOFI modules (Swap, Earn, Stake, Lend, Vaults, Pay) are internal ecosystem features. They do not constitute regulated financial services. Yields, rewards, and interest rates are estimates and may change without notice. No guarantee of returns is made or implied.

6. Custodial Wallet

The LOVE Wallet operates under a custodial model. By using the wallet, you acknowledge that your assets are managed within the platform's internal ledger system. The platform is not a bank and does not provide deposit insurance.

7. Regulatory Compliance

LOVE Coin is committed to operating within applicable legal frameworks. The project strives to align with MiCA (Markets in Crypto-Assets Regulation) guidelines where applicable. However, regulatory landscapes evolve, and users are responsible for understanding and complying with local laws.

8. No Warranties

The platform and all associated services are provided "as is" without warranty of any kind, express or implied. We do not guarantee uninterrupted service, error-free operation, or the accuracy of any information.

9. Limitation of Liability

To the maximum extent permitted by law, LOVE Coin, its creators, contributors, and affiliates shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising from your use of the platform or any associated services.

10. Withdrawal Wallet Verification Policy

All withdrawals from the LOVE ecosystem require wallet address verification. Before submitting a withdrawal, users must save a verified wallet address in their Profile → Settings. The destination address in any withdrawal must exactly match the address saved in the user's profile. This is enforced both on the client and server side to prevent unauthorized transfers, reduce errors, and maintain a transparent audit trail. Withdrawals to non-matching addresses are automatically rejected.

10.1 Standard Fees & Limits

Withdrawal fees vary by asset. All fees are deducted from the withdrawal amount and credited to the platform treasury. Current fee schedule:

Asset	Fee	Daily Limit
LOVE	50 LOVE (flat)	10,000,000 LOVE
XLM	9%	10,000 XLM
USDC	9%	10,000 USDC
EURC	9%	10,000 EURC

10.2 Premium Fees & Limits

Premium Pass holders enjoy reduced fees and significantly higher daily withdrawal limits:

Asset	Fee	Daily Limit
LOVE	1 LOVE (flat)	100,000,000 LOVE
XLM	6%	100,000 XLM
USDC	6%	100,000 USDC
EURC	6%	100,000 EURC

Fees and limits are subject to change. Always check the withdrawal form for current rates.

11. Contact

For legal inquiries, please contact us at legal@lovecoin.life.