

RallyPoint: Public Token Sale Structure and Development Roadmap

Executive Summary

Rally is a mobile-first financial platform that combines cryptocurrency exchange services, crowdfunding functionality, low-cost remittance corridors, and digital payment tools to address deep-rooted access barriers in underbanked regions. It is built for practical use in countries where formal banking infrastructure is limited or unreliable, and where the majority of users rely on mobile money for everyday transactions. The platform's design prioritises simplicity, regional compatibility, and user autonomy, with tools built for informal workers, small business operators, freelancers, students, and diaspora-linked households.

At the centre of its funding and coordination model is RallyPoint (RPT), a utility token issued on the Solana blockchain. RPT plays two distinct roles. Initially, it enables public, non-institutional fundraising for the development of the Rally platform, bypassing traditional venture capital and private equity rounds. Once the platform is live, RPT becomes a functional utility token used within the ecosystem for fee reductions, platform-based campaign participation, signal-based crowdfunding visibility, and eligibility in engagement and referral programmes. It does not represent any financial interest in the platform and carries no rights to income, ownership, or decision-making.

The platform's focus on remittances responds to the high cost and inefficiency of traditional money transfer channels in regions like Nigeria, Ghana, Cameroon, and Kenya, where average fees remain well above global benchmarks. Rally integrates blockchain-based remittance flows directly into its platform, allowing diaspora users to send digital assets, which recipients can cash out via local mobile money providers. These integrations are specifically designed for users without bank accounts or internet-based wallets and are supported by simplified mobile interfaces and offline customer support.

The crowdfunding module enables local entrepreneurs, students, creators, and community leaders to raise capital without relying on banks or formal fundraising infrastructure. Campaigns will be reviewed and made accessible to local and diaspora users through an in-platform dashboard. While any user can contribute to a campaign using digital assets, RPT holders can help surface and signal support for legitimate campaigns through non-binding visibility tools. Campaign creators are expected to verify identity, meet minimum disclosure standards, and maintain direct communication with supporters.

To support onboarding in areas where crypto awareness is low, Rally will establish small educational hubs in key cities such as Lagos, Nairobi, Accra, and Douala. These hubs will provide in-person assistance for account setup, mobile money integration, and virtual card activation. They will also serve as community learning centres, offering basic training on savings, remittances, and digital payments, in partnership with local institutions. The hubs

are designed to reach users without reliable internet access and to complement simplified mobile app design.

Integration with mobile money operators and select fintech service providers forms a critical part of Rally's infrastructure. These partnerships allow users to convert between digital assets and local currencies through channels they already use, such as mobile wallets and national ID-linked services. Rally's backend is designed to interface with these systems securely, while also complying with relevant licensing frameworks where required.

In addition to remittances and crowdfunding, the platform will include standard exchange features such as asset conversion, peer-to-peer trading, and other market-facing services intended for users familiar with conventional crypto platforms.

The RallyPoint public token sale is limited to 300 million RPT (30% of total supply) across three structured phases, with a soft cap of \$10 million and a hard cap of \$30 million. There are no private or institutional allocations. Proceeds are used for platform engineering, compliance structuring, remittance licensing, multilingual onboarding flows, local integrations with mobile money systems, and community rollout through hubs and referral-based education. All vesting, treasury activity, and token circulation are governed by smart contracts with public disclosures and immutable logic.

This document provides a comprehensive explanation of the RPT token's purpose, distribution, incentives, legal structure, and utility. It also presents the full development roadmap, from token sale to platform rollout and post-launch ecosystem expansion. The whitepaper is structured to serve both as a technical reference and a practical guide for prospective contributors, partners, and end users.

1. Introduction

1.1 Token Function and Scope

RallyPoint (**RPT**) is a utility token issued on the Solana blockchain to support the development and operational rollout of Rally, a mobile-first cryptocurrency exchange and crowdfunding platform. The token serves two primary functions. It initially operates as a mechanism for non-institutional fundraising and subsequently serves as the primary utility token used in non-essential platform interactions, including participation in trading fee discounts, crowdfunding campaigns, and user engagement initiatives.

1.2 Addressing Financial Access Gaps

Rally is designed to address structural barriers to financial inclusion in underbanked markets. The platform combines stablecoin access, low-cost remittance tools, and user-driven crowdfunding with an offline onboarding strategy intended to reach users in low-connectivity regions and those with limited familiarity with digital financial tools. RPT provides a mechanism for early participation in the platform's foundational infrastructure and functions as the coordinating link between community members, financial tools, and educational resources.

1.3 Regional Relevance and Regulatory Positioning

Although RallyPoint will ultimately be accessible to users worldwide, its initial focus is Sub-Saharan Africa, where structural barriers to financial inclusion remain acute. Despite the widespread adoption of mobile money, large segments of the population remain excluded from cross-border payments, digital savings mechanisms, and international transactions. Only 29 per cent of adults in the region hold a formal bank account (World Bank, 2021)¹, and fewer than 15 per cent are able to make online purchases due to limited card infrastructure (GSMA, 2023)². Although the continent accounts for over 17 per cent of the global population, it receives less than 1.1 per cent of worldwide venture capital (Partech, 2024)³. In addition, average remittance costs in the region stand at 7 per cent of the principal amount, more than twice the Sustainable Development Goal benchmark of 3 per cent (World Bank, 2024)⁴.

In response to these overlapping constraints, Rally is structured to provide an operationally feasible crypto infrastructure model. The platform's early-stage priorities centre on accessibility, with multilingual interfaces, offline onboarding processes, and financial tools adapted to local payment behaviours. The project also recognises the economic role of the African diaspora and anticipates their involvement in strengthening domestic financial flows through remittance activity and platform participation.

RallyPoint's regulatory positioning reflects a functional, utility-focused framework. The token does not confer any rights to profit, dividends, or revenue-sharing, nor is it promoted as a financial instrument. Its role is strictly limited to defined use cases within the Rally platform, including feature access, participation in user engagement programmes, and transaction-related functionality. As development progresses, the Rally platform will pursue appropriate licensing pathways, including Payment Service Provider (PSP) and Virtual Asset Service Provider (VASP) registrations in relevant jurisdictions. These efforts will be informed by the regulatory requirements of each target market and implemented in alignment with the platform's phased operational rollout.

1.4 Terminology Clarification

Throughout this document, *RallyPoint* refers specifically to the token-based public fundraising initiative and associated smart contracts. *Rally* refers to the technology platform under development, which includes the mobile-first exchange, crowdfunding engine, and educational tools. While interrelated, the two entities serve distinct roles: RallyPoint governs the token sale process; Rally represents the end-user product environment.

¹ World Bank. *Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience*.
<https://globalfindex.worldbank.org>

² GSMA. *State of Mobile Internet Connectivity 2023*.
<https://www.gsma.com/r/mobilefordevelopment/resources/state-of-mobile-internet-connectivity-2023/>

³ Partech. *Africa Tech Venture Capital Report 2024*.
<https://partechpartners.com/insights/africa-tech-venture-capital-report-2024/>

⁴ World Bank. *Remittance Prices Worldwide – Quarterly Report Q4 2024*.
<https://remittanceprices.worldbank.org>

2. Purpose of the Token

RPT performs two distinct functions across the operational lifecycle of the Rally platform. Initially, it serves as a mechanism for public capital formation in the absence of institutional financing. In this pre-launch phase, funds raised through the token sale are allocated toward platform development, regulatory compliance, licensing processes, and foundational community engagement. This structure enables the project to advance without reliance on private equity or venture funding, while establishing broad-based participation from an early stage.

Upon deployment of the platform, RPT assumes its role as a utility token, granting holders access to non-essential system functions. These include transaction fee adjustments, entry into time-bound user campaigns, participation in crowdfunding activities, and eligibility for specified engagement-based distributions. Additionally, the token may be used to register non-binding preferences related to the visibility of crowdfunding campaigns, as detailed in Section 6.2.

RPT does not represent a claim on equity, ownership, or platform revenue. It carries no entitlement to passive income, yield, or profit. Its function is limited to operational coordination within the platform environment and remains consistent with prevailing regulatory interpretations of utility token classifications.

3. Token Sale Structure

The total supply of RPT is fixed at 1,000,000,000 tokens. No additional tokens will be created under any circumstances. Of this amount, 300,000,000 RPT, representing 30 per cent of the total supply, is allocated for public sale through a structured offering conducted in three sequential phases. The first phase is intended to initiate campaign activity, complete the smart contract audit and on-chain deployment, and begin regulatory applications in selected jurisdictions. The second phase will provide capital for core platform development, legal and compliance processes, and early-stage user outreach. The third phase is intended to fund full-scale deployment, including liquidity provisioning, long-term operational reserves, and regional expansion across target markets.

The sale structure is designed to support decentralised distribution, discourage early accumulation, and expand access to participants in historically underserved regions. Participation is limited to individuals located in eligible jurisdictions. Residents of the United States, Canada, China, Iran, North Korea, Syria, and any other region subject to sanctions or local restrictions are explicitly excluded. The sale will be conducted without document-based Know-Your-Customer procedures; limited contact verification (see 3.3.2) will still apply. Jurisdictional eligibility will be enforced through access controls and a self-certification mechanism.

3.1 Funding Parameters

The RallyPoint public token sale comprises three sequential phases, offering a total of 300,000,000 RPT prior to token launch. This token allocation corresponds directly to a

maximum raise target of \$30 million. A soft cap of \$10 million has been defined as the minimum threshold required to complete the foundational development of the Rally platform and initiate regulated market access in selected jurisdictions.

Notwithstanding this benchmark, RallyPoint will proceed with development and deployment regardless of the total amount raised, subject to strategic reprioritisation. In the event that less than \$10 million is secured, expenditures will be allocated toward core infrastructure, regulatory preparation, and limited-market rollout, with broader functionality introduced in phased intervals as resources permit. This structure allows for execution within capital limitations while preserving the ability to adapt operations according to funding availability.

3.1.1 Target Raise: \$10 million. The soft cap represents the minimum level of funding required to complete core platform development and launch the initial product offering. This includes the trading engine, stablecoin integration, mobile money connectivity, virtual card issuance, transaction fee architecture, and identity-linked onboarding. Regulatory and licensing needs would be met through a combination of internal processes and external service providers, depending on cost and jurisdiction. Onboarding efforts, compliance engagement, and marketing would be concentrated in priority regions, with broader expansion deferred until additional capital becomes available.

3.1.2 Hard Cap: \$30 million. The hard cap reflects the amount required to execute the full development and operational roadmap from inception. This funding level would facilitate direct regulatory licence acquisition, payment service provider approvals in target jurisdictions, establishment of regional hubs, multilingual customer support, and compliance infrastructure. It would further permit concurrent expansion across multiple markets, the implementation of comprehensive community education programmes, and the establishment of long-term reserves for liquidity, operational continuity, and contingency needs. Reaching the hard cap would remove the requirement for phased execution and enable Rally to operate at full scale from the outset.

3.2 Sale Phases

The token sale is structured into distinct phases, each corresponding to defined operational benchmarks intended to demonstrate tangible advancement in regulatory compliance, technical execution, and market preparedness.

3.2.1 Phase 1 – Founding Supporter Sale

Raise Target: \$250,000

Token Price: \$0.01

Allocation: 25,000,000 RPT

Milestones:

- Submission of a Virtual Asset Service Provider (VASP) licence application in the primary jurisdiction of incorporation.

- Initiation of one additional virtual asset or payment-related regulatory application in a second jurisdiction.
- Completion and independent audit of the RPT smart contract, followed by on-chain deployment.
- Launch of early-stage communication and promotional activities aimed at expanding visibility ahead of Phase 2.

Verifiable Outputs:

- Publication of the smart contract audit report and deployed address
- Written confirmation of VASP and secondary application submissions
- Public release of campaign content and outreach data

Incentives:

- Eligibility to participate in early platform testing and contribute feedback on pre-launch feature demonstrations.
- Priority eligibility for future token-related activities or campaigns conducted through the Rally platform.
- Prioritised display for approved crowdfunding projects submitted during the platform's first year of operation.
- Access to the Hold Bonus programme, as defined in Section 5.4.
- Waiver of trading fees for a six-month period following platform launch, subject to transaction limits.
- Priority access to Rally-hosted community events, where capacity and location allow.
- Eligibility to apply for regional coordination roles, including content contribution, user onboarding, and moderation, subject to verified community engagement.

3.2.2 Phase 2 – Early Access Sale

Raise Target: \$3,750,000

Token Price: \$0.05

Allocation: 75,000,000 RPT

Milestones:

- Initiation of platform development, including trading engine architecture, custodial wallet systems, fiat processing logic, and fee computation frameworks.
- Development of internal compliance infrastructure, including Know-Your-Customer (KYC) and anti-money laundering (AML) protocols.

- Recruitment of key personnel in engineering, compliance operations, and regulatory coordination.
- Progression of user interface development across mobile and web environments, prioritising accessibility and system modularity.

Verifiable Outputs:

- Release of interface prototypes or functional development updates
- Public announcement of team members and partner engagements
- Documented progress on technical modules and compliance components

Incentives:

- Early access to key platform features at launch, including remittance functionality, virtual card services, and the referral system.
- Designation as an Early Supporter in applicable platform or community sections.
- Access to the Hold Bonus programme as outlined in Section 5.4.
- Waiver of trading fees for a three-month period following platform launch, subject to standard usage thresholds.
- General eligibility to attend Rally-hosted community events held in designated cities, subject to capacity constraints and event criteria.

3.2.3 Phase 3 – Main Public Sale

Raise Target: \$26,000,000

Token Price: \$0.13

Allocation: 200,000,000 RPT

Milestones:

- Completion of the full platform, including live trading infrastructure, remittance functionality, and virtual card issuance systems.
- Submission and acquisition of Payment Service Provider (PSP) and additional virtual asset licences in priority jurisdictions.
- Rollout of onboarding systems across focus regions, including multilingual user support, educational content, and localisation frameworks.
- Formation of long-term liquidity reserves, operational contingencies, and structured incentive mechanisms for user and ecosystem growth.

Execution of the following deliverables is conditional on RallyPoint reaching the hard cap or securing sufficient capital through the cumulative public sale. In the event that overall

funding falls below the \$30 million target, implementation will follow the reprioritised structure outlined in Section 3.1.1, with core systems prioritised and secondary components deferred accordingly.

Verifiable Outputs:

- Public availability of the platform or its core trading components
- Licensing announcements or confirmations issued by relevant authorities
- Publication of onboarding schedules, educational materials, and reserve allocation summaries

Incentives:

- Inclusion in pre-launch platform updates and early access communications.
- Eligibility for platform-wide participation rewards based on verified activity following launch, subject to published criteria.
- Waiver of trading fees for a one-month period following platform launch, subject to usage thresholds.
- Access to the Hold Bonus programme as outlined in Section 5.4.
- Access to curated educational content, referral tools, and onboarding materials intended to support early user engagement.
- Opportunity to qualify for future user-tier upgrades or priority access in non-token campaigns, based on demonstrated platform usage.

3.3 Contribution Limits

A contribution limit of \$5,000 per wallet shall apply throughout the duration of the public token sale. This measure is intended to promote broad participation and to limit the early concentration of token holdings. The contribution cap shall remain in force until the full allocation of 300,000,000 RPT designated for sale has been distributed. Only tokens issued directly through the authorised sale contract shall be counted toward this total. Tokens distributed through other allocations, including Community Growth Rewards and reserves, are excluded for the purposes of this limit. The conclusion of the sale shall be determined solely by the exhaustion of the public allocation. All contributions must be at least USD 20 (or equivalent), payable in USDT or USDC, or the SOL amount equivalent to USD 20. Any transaction below this threshold will be automatically rejected.

3.3.1 Wallet Cap Enforcement

While the cap is enforced at the contract level on a per-wallet basis, RallyPoint may review observable transaction patterns to identify coordinated activity. Where multiple wallets are funded from a common source or exhibit coordinated transaction patterns indicative of a single controlling entity, the associated addresses will be excluded from incentive programmes, including referral rewards, holding bonuses, and other participation-based benefits described in Section 5, if such behaviour occurs before the full sale allocation is

exhausted. No incentives will be available after the conclusion of the public token sale. RallyPoint reserves the right to exclude referral rewards where verifiable on-chain analysis indicates that the referring and referred wallets are under common control.

3.3.2 Transaction Pattern Monitoring

To support fair participation and prevent duplicate or automated registrations, RallyPoint will require limited identifying information during onboarding. This includes a verified email address and mobile phone number, collected solely for the purpose of enforcing participation rules, supporting referral validation, and facilitating essential communications. All such data will be stored securely, used exclusively for internal processes, and not disclosed to unauthorised third parties.

Summary of Token Sale Phases

Phase	Price (USD per RPT)	Tokens Allocated	Target Raised (USD)
Phase 1 – Founding Supporter	0.010	25,000,000	250,000
Phase 2 – Early Access	0.050	75,000,000	3,750,000
Phase 3 – Main Public	0.130	200,000,000	26,000,000

3.4 Sale Closure Contingency Mechanism

The public token sale will conclude automatically upon the earlier of (i) the successful sale of the entire 300 million RPT allocation designated for public distribution, or (ii) the passage of nine (9) calendar months from the commencement of Phase 1. This condition is intended to provide a defined closure mechanism irrespective of final sale volume.

Upon sale closure, the public offering contract will be permanently disabled, and no further purchases will be permitted. All unsold tokens remaining from the public allocation at that time will be transferred to a time-locked reserve, where they may only be reissued through a future public sale conducted under equivalent public terms. These tokens will not be available for discretionary use and may not be accessed, reassigned, or repurposed during the lock period without formal disclosure and adherence to internal governance protocols.

Following the conclusion of the sale, RallyPoint will initiate the process of listing RPT on a decentralised exchange to provide secondary market access and facilitate price discovery. This structure provides a defined path to liquidity irrespective of the final token sale volume, while maintaining transparency and operational continuity.

4. Token Allocation

The total supply of RPT is fixed at 1,000,000,000 tokens and will be pre-allocated at the time of token generation. No additional tokens shall be created, and no reallocation between designated categories shall be permitted. Any tokens not sold during the public

sale will be excluded from all listed allocation categories and held separately under the reserve policy described in Section 3.4. Each category of allocation is subject to its own defined distribution schedule or restriction. This allocation structure is intended to preserve predictability, enforce distribution integrity, and prevent discretionary adjustments post-sale. This token allocation is distinct from the fiat liquidity provisioning described in the Use-of-Funds section and is not intended for sale into the market.

4.1 Allocation Breakdown

Category	Allocation (%)	Description
Public Sale	30%	Allocated for public distribution across three phases of the token sale.
Community Growth Rewards	20%	Reserved for programme-based incentives, including referral rewards, holding bonuses, voluntary lockups, and regional outreach initiatives.
Team	10% (locked)	Allocated to founding members and future operational hires, subject to vesting.
Early Contributor Reserve	5% (locked)	Reserved for early non-founder contributors including support, strategy, and campaigns.
Liquidity Provision	5% (locked)	Designated for decentralised exchange (DEX) market-making post-sale. This allocation is solely for post-sale decentralised exchange (DEX) listings and is distinct from the liquidity provisioning capital outlined in the Use of Funds section, which supports internal market making on the Rally platform.
Treasury & Reserves	30% (locked)	Held for ecosystem expansion, future development needs, and long-term reserves.

4.2 Vesting Structure and Allocation Transparency

To promote long-term alignment and disciplined token distribution, all vested allocations are governed by fixed, non-discretionary schedules. Vesting shall commence at the earlier of (i) the public sale's formal closure after nine calendar months or (ii) the date on which cumulative sales reach 300 million RPT. This condition links token releases to a defined threshold of market participation and available liquidity. All vesting and lock periods shall be measured from the calendar date on which liquidity is first supplied to a decentralised exchange pairing involving RPT.

4.2.1 Team Allocation (10%)

A total of 10% of the RPT token supply is allocated to founding members and future team hires contributing to the long-term development and operation of the platform. This allocation is subject to a 12-month cliff, followed by 24 months of linear vesting.

4.2.2 Early Contributor Reserve (5%)

An allocation of 5% of the RPT token supply is designated for early contributors who provided critical support during the project's initial development phase. This group is distinguished from the core team allocation and reflects individuals who played a sustained role in operational, strategic, and community-related efforts prior to the token sale. The allocation is subject to a 3-month cliff, followed by 6 months of linear vesting.

4.2.3 Public Sale Allocation

Tokens purchased during the public token sale will be distributed within fourteen (14) calendar days following the conclusion of Phase 3. No tokens will be distributed at any point during the sale period. All associated incentives, including holding bonuses and referral rewards, are calculated based on the post-sale distribution state and shall become effective only after this final distribution event.

4.2.4 Treasury and Liquidity Allocations

The Treasury allocation shall remain locked for twelve (12) months, commencing only upon the successful sale of 300 million RPT tokens through the authorised public sale contracts. No discretionary access, reallocation, or usage of these tokens is permitted before this condition is met.

The Liquidity Provision allocation, representing 5% of total supply, is reserved exclusively for decentralised exchange (DEX) listing activity following the close of Phase 3. These tokens are locked for six months and will be released solely for liquidity seeding and price discovery.

Both allocations are subject to the same governance and disclosure standards defined in Section 4.2, with wallet addresses published in advance of token distribution.

Final Note

All token allocations are fixed at the point of token generation and governed by immutable smart contracts. No allocation is subject to discretionary release. Wallet addresses for treasury and vesting allocations will be published prior to the commencement of the public sale to support auditability and permit independent verification.

4.3 Use of Funds

The use of proceeds from the RPT token sale will follow a phased twelve- to eighteen-month deployment framework. Fund utilisation is prioritised across core platform development, regulatory structuring, user onboarding, and early community activation. Each phase of expenditure is conditional upon capital raised and intended to balance operational readiness with jurisdictional compliance.

Category	Allocation (%)	Description
Platform & Infrastructure	20%	Development of the Rally exchange, crowdfunding engine, mobile integrations, and backend infrastructure required to support secure, scalable performance.
Security & Compliance	15%	Cybersecurity architecture including internal security systems and third-party penetration testing and audit services. Also covers smart contract reviews, KYC/AML infrastructure, legal advisory, and regulatory licensing.
Marketing & Growth	15%	Structured user outreach initiatives, comprising regional awareness campaigns, educational content dissemination, referral mechanisms, and community ambassador programmes.
Liquidity Provision	20%	Capital allocated to support core trading pairs on the Rally exchange. Funds will be deployed across major asset pairs to provide initial trading depth and reduce slippage during early user activity.
Team & Internal Operations	15%	Salaries, admin tools, and internal systems. Includes rollout of low-cost educational hubs in key markets to support user onboarding.
Strategic Partnerships & Expansion	5%	Integration with mobile money providers, KYC/AML vendors, market makers, and regional partners. Supports early-stage market entry and legal onboarding.
Contingency Reserve	10%	Multisignature-governed reserve to cover unexpected operational challenges, and delayed timelines. Provides financial flexibility across uncertain phases of rollout.

All allocations will be subject to public reporting. Treasury activity will be disclosed on a quarterly basis, and any deviations from the stated allocation framework will be transparently documented in line with Rally's commitment to long-term accountability. Any deviations from planned allocations or underspending will be clearly documented in the quarterly treasury disclosures.

5. Pre-Utility Incentives

RallyPoint has established a structured framework of incentives to encourage early participation, align long-term user behaviour, and support the platform's foundational rollout. These incentives fall into two categories: non-monetary privileges granted to early contributors based on verifiable engagement, and limited token-based bonuses designed to reduce early token velocity and reward aligned holding behaviour. All incentives are issued in accordance with applicable utility token frameworks and do not constitute financial return or investment guarantees.

Eligibility will be determined based on wallet activity, participation history, and compliance with defined criteria. Where applicable, distributions will be drawn from the Community Growth Rewards pool.

5.1 Founding User Privileges

Founding User Privileges refer to non-monetary recognitions granted to individuals who maintained a consistent and meaningful engagement with the project during its formative phase. These individuals contributed to Rally's pre-launch development through sustained participation, operational support, or strategic input prior to the commencement of public platform access.

Privileges may include early access to selected product features, onboarding assistance via dedicated support channels, and participation in closed feedback cycles. These benefits are not linked to token purchases, holding durations, or financial contributions. Rather, they serve as recognition for verified contributions that aligned with the project's early development objectives.

5.2 Pilot Feature Participation

Selected users may be invited to participate in structured pilot testing of key Rally platform components prior to public release. These pilot features may include the crowdfunding interface, core trading engine, remittance flows, and regional payment tools designed for low-connectivity settings.

Participation will be based on a combination of contribution history, geographic relevance, and verifiable engagement in official Rally communication channels. Invitees will be asked to provide structured feedback on functionality, usability, and accessibility to inform final implementation.

5.3 Community Event Invitations

Users with a verified record of early engagement, defined as continuous participation in official channels and activities for a minimum of two months prior to the event, will be granted priority access to community events hosted in designated rollout cities. These gatherings will include product demonstrations, strategic updates, and onboarding sessions for local participants. Virtual attendance will be offered to eligible users outside host regions. Participation is subject to verification, capacity constraints, and technical delivery considerations.

5.4 Holding Bonus Programme

The Holding Bonus Programme applies to wallets that retain their entire token balance, as acquired during the public sale, from the point of distribution until the Rally platform launch. While tokens are transferable following distribution, eligibility is based strictly on uninterrupted retention of the full purchased amount. Wallets that transfer or sell any portion of their tokens prior to platform launch will not qualify for the holding bonus.

Eligibility is evaluated through a dual-snapshot process, and bonus entitlements are allocated based solely on verified retention of the purchased amount. Bonus percentages vary depending on the phase in which the purchase occurred.

5.4.1 Eligibility Requirements

Eligibility for the Holding Bonus Programme is determined by the uninterrupted retention of RPT tokens from the date of distribution until the official launch of the Rally platform. No tokens are distributed prior to the conclusion of Phase 3 of the public sale. Accordingly, the holding period begins only after distribution and ends immediately before platform activation.

Eligibility is verified using a dual-snapshot process:

- Snapshot 1 is recorded at the point of token distribution. Distribution will occur within fourteen (14) calendar days following the completion of Phase 3 of the public token sale. Only balances acquired directly through the authorised sale contract are eligible for bonus consideration.
- Snapshot 2 is taken immediately prior to the public launch of the Rally platform.

To qualify, a wallet must retain the full balance of each token tranche acquired during the public sale from Snapshot 1 through to Snapshot 2. No transfers, partial reductions, or movement into external custody are permitted during this period. Participation in staking, pooling, lending, delegation, or any arrangement involving loss of direct token custody will render the tranche ineligible.

Tokens sold, transferred, or moved at any point between distribution and launch are disqualified from bonus eligibility, even if later reacquired. Reacquired tokens are not recognised as equivalent to uninterrupted holdings, and any attempt to restore balances after a transfer event does not restore bonus eligibility.

Tracking of eligibility is implemented at the contract level and mirrored in a backend database to facilitate administrative verification. All determinations are based on original token distribution data and blockchain snapshots recorded at the designated times.

5.4.2 Bonus Structure

Bonus entitlements are phase-specific and calculated independently for each tranche of tokens acquired during the public sale. A wallet must retain the entire balance of each tranche from initial distribution to platform launch to remain eligible. Provided the full amount acquired in a given phase remains in the wallet through the defined retention period, the applicable bonus rate will be applied to that amount. Bonus calculations are conducted on a per-phase basis. The structure is outlined below:

Phase of Participation	Token Bonus	Trading Fee Exemption
Phase 1	20%	6 months
Phase 2	15%	3 months
Phase 3	10%	1 month

Bonus distributions shall be executed within fourteen (14) calendar days of platform launch. Trading fee waivers shall be applied automatically upon user activity on the Rally platform and remain in effect for the defined exemption period, commencing on the date of first platform engagement.

5.4.3 Limitations and Volume Thresholds

The trading fee exemption granted under the Holding Bonus Programme applies exclusively to spot trading activity conducted on the Rally platform. It does not extend to remittance transfers, crowdfunding contributions, or any other services offered by the platform.

Each exemption shall be subject to a cumulative transaction volume threshold. Upon reaching this threshold, the exemption will expire automatically, and standard trading fees will apply to all subsequent activity. Thresholds are determined according to the phase of token acquisition and will be published prior to platform activation. Transaction volume thresholds corresponding to each bonus phase will be published at least fourteen (14) calendar days before platform activation.

No prorated exemptions shall apply in cases where thresholds are partially met. Once the defined limit has been reached or the applicable time period has expired, no further fee reductions will be available under this programme. All bonus entitlements are subject to verification through the dual-snapshot mechanism described in Section 5.4.1, and the underlying token holdings must remain intact throughout the holding period in order to qualify.

Bonus allocations under this programme are drawn from the Community Growth Rewards pool and may be suspended or revoked in the event of material irregularities, including manipulation, coordinated activity, or the use of non-permissible custodial arrangements.

5.5 Community Collaboration Access

RPT holders who demonstrate sustained, verifiable engagement within RallyPoint's official communication environments may be invited to participate in voluntary community

coordination activities. Such activities may include regional onboarding support, moderation of discussion channels, content translation, or public education campaigns. Participation is non-compulsory and non-remunerative, with engagement periods generally defined in three- to six-month intervals. While these roles do not constitute employment or imply financial entitlement, contributors may be formally acknowledged and considered for future participation in incentive-based programmes. Selection will be based on demonstrable activity, geographic alignment, and relevance to the project's outreach objectives.

5.6 Referral Incentive

To support decentralised user acquisition and support early-stage user growth, RallyPoint has implemented a structured referral incentive programme. The initiative rewards participants who introduce new, verified contributors into the public token sale, with bonus allocations drawn from the Community Growth Rewards pool.

To qualify as a valid referral, the referred wallet must satisfy all of the following criteria:

- (i) it must be verifiably distinct from the referring participant and operated by a separate individual; and
- (ii) complete a single transaction of at least USD 20 (or equivalent) payable in USDT, USDC or SOL.

Referral eligibility applies only to distinct, verified wallets that participate in the public token sale, subject to standard sale requirements.

Each referring participant may qualify for a single reward tier, determined by the number of eligible referrals confirmed at the time of the final pre-launch snapshot. No additional bonus shall be granted for referred wallets holding amounts above the qualifying threshold. All referral bonuses will be calculated and distributed within fourteen (14) calendar days following the conclusion of Phase 3, based on verified purchase data from the public sale. The referred wallet must meet the transaction threshold, and bonus eligibility will be based on post-sale snapshot data. This process is separate from the token distribution, which will occur only after the completion of Phase 3 of the public sale. The bonus allocation will be based on finalised purchase data recorded at the close of the sale. A cumulative cap of thirty per cent (30%) of the total Community Growth Rewards pool shall apply to this programme. RallyPoint reserves the right to suspend or restrict distributions in cases of suspected manipulation, coordinated fraud, or excessive concentration of claims.

Tier	Number of Qualified Referrals	RPT Bonus Allocation
Tier 1	10	250
Tier 2	25	750
Tier 3	50	2,000

Tier 4	100	5,000
Tier 5	250	15,000
Tier 6	500 (maximum)	35,000

All referral activity shall be subject to audit and review, and Rally retains full discretion to withhold or cancel bonus allocations where eligibility conditions are not conclusively met.

5.7 Community Growth Rewards

RallyPoint recognises that community-driven participation is instrumental to the platform's long-term success. Accordingly, RPT shall be allocated to individuals who demonstrate verifiable initiative in advancing the project's visibility, accessibility, and adoption across diverse regions. These contributions are open to all participants, irrespective of technical expertise or professional affiliation, and are intended to reward substantive engagement at both local and global levels.

Eligible activities may include, but are not limited to:

- (i) referring new users through personal outreach or public communication channels;
- (ii) producing educational materials such as explanatory threads, regionally tailored articles, or platform guides;
- (iii) moderating RallyPoint's official Telegram, WhatsApp, or Discord communities;
- (iv) supporting onboarding campaigns or informational events;
- (v) translating or localising official materials into regional languages; and
- (vi) coordinating or actively participating in meetups, online discussions, or advocacy initiatives.

All contributions must be either publicly visible or independently verifiable. Token allocations shall typically range from 150 to 3,000 RPT per contributor and will be determined based on the demonstrated quality, consistency, and impact of each submission. Reviews will be conducted at regular intervals by a designated review committee, and all rewards shall be issued from the Community Growth Rewards pool.

This framework is designed to support inclusive participation in RallyPoint's ecosystem while maintaining clear standards for accountability, transparency, and sustained engagement.

6. Platform Utility (Post-Launch)

Following the launch of the Rally platform, the RPT token will serve as the principal utility instrument across a range of platform features. It will be applied in contexts such as transaction fee reduction, eligibility for referral-based incentives, and participation in structured community initiatives, including crowdfunding campaigns. The design of RPT integrates functional access with user engagement mechanisms, offering expanded participation options without imposing mandatory use for essential platform services.

The token's role is limited to facilitating platform-level interactions and does not confer any entitlement to profit-sharing, income distribution, dividends, or any form of passive return. RPT has no investment characteristics and is not positioned as a speculative asset. Its structure and use case are consistent with recognised classifications of utility tokens and adhere to frameworks that distinguish non-financial application from capital-raising or profit-seeking instruments.

6.1 Transaction Fee Utility

RPT may be utilised as a method of payment for platform-related fees, including those associated with trading activity and fiat conversions. Users who opt to pay fees in RPT shall be granted preferential rates relative to those transacting in stablecoins or fiat currency. This framework is designed to encourage token utility within the platform while offering measurable cost advantages to active participants.

6.2 Crowdfunding Interaction and Signal Support

RPT holders will have the ability to participate in optional engagement mechanisms that help surface and promote promising crowdfunding campaigns. These mechanisms may include non-monetary forms of support, such as signal-based inputs that influence how campaigns are ranked, highlighted, or displayed within the platform interface. While these interactions do not affect funding outcomes or determine which projects receive contributions, they may guide platform visibility and attention.

Direct contributions to campaigns will remain open to all users and may be made using supported stablecoins or other accepted currencies, without requiring RPT. The role of RPT in this context is to provide active participants with a means of shaping the campaign environment through visible, non-binding feedback tools.

6.3 Holding-Based Rewards and Rebates

Users who maintain sustained RPT balances may become eligible for periodic participation-based benefits. These may include trading fee rebates, access to promotional campaigns, contributor recognition initiatives, and early access to product pilots or regional feature rollouts. Eligibility will be assessed through regular balance snapshots conducted on a quarterly basis, with benefits distributed thereafter to qualifying users.

All reward structures will be non-guaranteed, non-yield bearing, and designed in accordance with applicable regulatory frameworks. Participation-based rewards are intended to acknowledge continued engagement and alignment with the long-term use of the Rally platform, without implying income or profit expectation.

6.4 Ecosystem Integration and Access

Holding or staking RPT may grant users access to optional features within the Rally ecosystem, including participation in early-stage project campaigns ('Launchpad'), pooled contribution events ('Launchpool'), and early-stage product functionalities.

Participation in experimental features may carry functional limitations, require advance registration, or involve terms and conditions that must be explicitly accepted prior to

engagement. All such features will be clearly identified as developmental and may be subject to change, rollback, or suspension without prior notice.

No post-launch utility of RPT will be structured to deliver guaranteed returns, yield, or passive income. All token applications are designed within a utility-first framework that supports platform development, product interaction, and community participation, without constituting a financial product.

7. Anti-Dumping and Liquidity Strategy

The distribution and release structure of the RPT token is designed to promote orderly market participation, protect early contributors, and minimise short-term volatility. Liquidity provisioning will be staged in accordance with platform milestones and regional rollout timelines, so that token access remains balanced and responsive to user demand.

Access to core platform functions will not be contingent on token lock-up. Incentive mechanisms have been structured to encourage gradual token circulation, mitigate speculative behaviour, and support platform credibility during the initial operational phase.

7.1 Token Allocation and Vesting Framework

All allocations from the RPT token supply are fixed at the point of token generation and executed through immutable smart contracts. Token distribution for public-sale purchases shall occur only after the conclusion of Phase 3. No interim or rolling distribution will be conducted during the sale period. This unified distribution approach is designed to preserve allocation integrity, mitigate premature token circulation, and maintain a transparent post-sale liquidity framework.

Team allocations are subject to a twelve-month lock-up period from the date of token launch, followed by linear vesting over twenty-four months. No team-held tokens will be in circulation at the time of launch. Early contributor allocations are governed by a three-month lock period, followed by six months of linear vesting. There are no acceleration clauses or discretionary overrides for any restricted categories.

The Liquidity Provision allocation, representing five per cent (5%) of total supply, is reserved exclusively for decentralised exchange (DEX) listing activity following Phase 3. These tokens are locked for six months post-distribution and will be used strictly for market formation and price discovery.

Treasury allocations, comprising thirty per cent (30%) of total token supply, shall remain locked for twelve months following the sale of 300 million RPT through the authorised public sale contracts. No portion of the treasury allocation may be accessed, reassigned, or utilised before this condition is met. Upon expiry of the lock period, treasury disbursements shall remain subject to internal governance procedures and quarterly public disclosures.

No staking-for-yield programmes, liquidity mining incentives, or passive income mechanisms involving restricted tokens will be introduced during the initial operational

phase. All token releases, including those from vesting contracts, will be publicly trackable via pre-announced wallet addresses and smart contract interfaces.

7.2 Treasury Operations and Distribution Transparency

Bonus and referral distributions will be executed from a segregated operational wallet that is view-only on the public dashboard. Wallet snapshots will be published no later than five business days after each distribution to maintain day-level transparency, while the formal narrative report remains on a quarterly schedule. The term 'governance' refers solely to internal decision-making procedures conducted by the core team of Rally Technologies LLC. The RPT token does not carry any voting rights.

7.3 Treasury Management and Token Circulation

Treasury-held RPT will be secured via multisignature wallets, with all addresses published prior to the token distribution and accessible through public blockchain explorers. For the first twelve months following token launch, treasury tokens shall remain inactive, with no discretionary transfers, swaps, or sales permitted.

Quarterly treasury reports will document detailed balances, disbursements, strategic allocations, and any deviations from the initial fund utilisation plan. A real-time dashboard will be maintained to track wallet activity, including transaction history and vesting progress. Additionally, RallyPoint will commission annual independent audits of treasury operations. These audits will verify adherence to published policies and will be made publicly available to support transparency and institutional accountability.

An independent third-party audit of treasury activities, compliance adherence, and governance procedures will be conducted annually. These audits will assess compliance with declared policies, confirm responsible treasury practices, and evaluate overall governance procedures. Full audit findings will be published to the public and archived for reference, forming a central component of RallyPoint's commitment to responsible treasury management and open reporting.

7.4 Secondary Market Strategy

Following the conclusion of Phase 3 of the token sale, and the distribution of the full public allocation of 300 million RPT, RallyPoint will begin the process of listing RPT on decentralised exchanges (DEXs) within the Solana ecosystem. This marks the commencement of secondary market activity.

Liquidity will be provisioned exclusively from the Liquidity Pool allocation, representing five per cent (5%) of total token supply. This allocation was set aside at token generation for the specific purpose of supporting market formation. It will not draw upon the Treasury & Reserves allocation or any other token category.

The allocated RPT will be paired with stable assets in accordance with decentralised market conventions and deployed under multisignature control. All resulting liquidity provider (LP) tokens will be subject to a six-month lock-up period. This structure is intended to promote trading stability and to prevent the early removal of liquidity during the formative stage of market activity.

RPT will remain tradable on external DEXs during the development period that precedes the Rally platform launch. Upon activation of the platform, RPT will be listed on the Rally exchange from the outset, where it will function as the platform's native utility token. At that point, it will support features including participation in crowdfunding campaigns, settlement of payments, and reductions in trading fees.

To support transparency, a public dashboard will provide real-time data on circulating supply, vesting progress, and liquidity pool activity. These disclosures will be further supplemented by quarterly reports detailing token distribution and secondary market conditions.

8. Legal Positioning

RPT is formally structured and presented as a non-financial utility token. It does not confer equity ownership in Rally, nor does it entitle holders to dividends, profit shares, voting rights, or any form of passive income. The token's function is limited to enabling access to specific services within the Rally platform and facilitating user participation in defined platform activities.

RPT is not intended to function as an investment instrument. No promise or implication of financial return, speculative appreciation, or economic yield is made or inferred. All token purchases are final. RallyPoint does not offer refunds under any circumstances, except in the event of a material failure that prevents token delivery, such as a confirmed smart contract exploit or project-wide compromise. The execution of the project will continue regardless of the total capital raised, and partial funding shall not be considered grounds for cancellation or reimbursement.

Participation in the RallyPoint public token sale is limited to individuals located in jurisdictions where digital asset purchases are legally permissible. Access is not available in jurisdictions that prohibit or restrict participation in such offerings, whether by local law, regulation, or applicable sanctions. Eligibility is determined through participant

self-certification and may be supplemented by technical access controls. By participating, each individual affirms that their involvement does not contravene any law or regulation applicable to them.

All official sale documentation will be made available in English. Participants are responsible for reviewing the terms carefully and are encouraged to seek clarification, where necessary, in order to make informed decisions.

In order to avoid regulatory ambiguity and mischaracterisation, Rally will not employ terminology commonly associated with speculative or capital-raising instruments, such as “Initial Coin Offering” or “ICO,” in any public-facing communication. The project’s outreach strategy prioritises educational content, functional product explanation, and transparent engagement with prospective users.

Nothing in this document constitutes legal advice. Rally may engage qualified legal counsel in relevant jurisdictions to obtain regulatory guidance and evaluate compliance considerations as the project reaches key developmental and operational milestones, subject to the availability of resources.

9. Community and Distribution Philosophy

Rally aims to establish a broad user base by utilising structured engagement approaches tailored specifically to underbanked and underserved populations. The RPT token distribution model encourages extensive community involvement, particularly among individuals typically excluded from early access to digital financial tools.

Onboarding initiatives are designed to operate across both offline and low-connectivity environments, using methods appropriate to local infrastructure and access constraints. These include:

- (i) Direct outreach through in-person sessions at universities, vocational colleges, and community learning centres,
- (ii) Community coordination using mobile platforms such as WhatsApp and Telegram, adapted with simplified educational content and regional language support where feasible, and
- (iii) Structured referral and ambassador programmes that incentivise peer-led information sharing and early-stage participation.

The distribution structure explicitly excludes institutional preferential treatment. There are no private rounds, venture allocations, or discounted early access tranches. All public participants engage on equal terms and may access voluntary bonus mechanisms based solely on behavioural and time-based criteria, without regard to purchase volume.

Community Growth Rewards are administered through a contribution-based allocation system that rewards verifiable activity. These incentives, detailed in Section 5.7, recognise efforts such as user referrals, educational content creation, public campaign engagement, and participation in outreach events. Allocations are reviewed periodically and are not influenced by token holdings or trading activity.

Transparency is central to Rally’s operational framework. Treasury wallet addresses, vesting schedules, and fund deployment categories will be published and updated on a quarterly basis. No discretionary movement of tokens will occur outside the scope of predefined distribution policies.

The overarching goal is to construct a distribution model that reflects genuine user engagement and equitable access. The emphasis remains on long-term participation and meaningful inclusion, rather than speculative accumulation or institutional dominance.

10. Roadmap for Use of Funds

The following roadmap presents a structured, quarterly deployment model aligned with the phased public sale described in Section 3. Each quarter reflects the operational priorities enabled by that funding stage. This framework is designed to provide institutional clarity, support sequential regulatory expansion, and maintain transparency in the allocation of raised capital. Activities outlined below will proceed in accordance with capital availability and market readiness.

10.1 Quarter 1: Foundational Readiness

The initial quarter of operations will focus on establishing the legal, technical, and operational foundations required to activate the RallyPoint fundraising initiative. During this period, the token smart contract will undergo an external audit and will then be deployed to the Solana blockchain. Concurrently, licensing applications will be initiated in two priority jurisdictions. In Mauritius, submissions will be made for both Payment Intermediary Services and Virtual Asset Service Provider registration. These filings will form the regulatory base for infrastructure development and future card issuance. In Nigeria, formal documentation will be submitted to the Securities and Exchange Commission under the national digital asset exchange licensing framework. Essential operations including legal, compliance, and project coordination will be maintained through core team support during this period. Community engagement campaigns will also be launched, aimed at broadening awareness of the token sale and building the audience necessary to sustain the subsequent phase.

10.2 Quarter 2: Platform Development and Regional Onboarding

The second quarter will prioritise the development of the Rally platform and the expansion of regional onboarding infrastructure. Technical activities will include the full build of the exchange, the integration of the RallyPay module, the development of administrative dashboards, the crowdfunding interface, and the backend infrastructure necessary to support these components. Systems to support direct issuance of virtual cards will be deployed, conditional upon regulatory approval obtained during the previous quarter. Licensing processes will continue with mobile money submissions in Ghana and Kenya to facilitate fiat-based user onboarding. Initial liquidity pools for RPT token pairs will be created ahead of decentralised exchange listing. Educational hubs will be opened in Nairobi, Lagos, Accra, Douala, Lusaka, and Abidjan. These facilities will function as regional training and onboarding centres. Additional efforts during this period include

localised marketing, influencer partnerships, diaspora outreach, pre-launch customer support, and legal onboarding of partners and service providers.

10.3 Quarter 3: Regulatory Access and Infrastructure Consolidation

The third quarter will focus on securing multi-jurisdictional licensing and completing the technical systems required for global exchange operations. Security architecture will be established, including real-time monitoring systems, penetration testing, and blockchain analytics tools to support anti-money laundering compliance and transaction surveillance. Concurrently, licensing applications will be submitted under the Markets in Crypto-Assets framework in the European Union, the Virtual Assets Regulatory Authority in the United Arab Emirates, and Money Services Business registration frameworks in the United States and Canada. Additional mobile money licence applications will be filed in Cameroon, Côte d'Ivoire, and Tanzania, expanding fiat connectivity in advance of regional rollout. In Nigeria, the licensing process will be completed through the payment of capital deposits and bond guarantees. Technical work during this period will include the deployment of custody infrastructure, treasury operations tooling, and DevOps architecture necessary to support exchange uptime, wallet operations, and compliance automation.

10.4 Quarter 4: Launch Support and Ecosystem Expansion

The fourth quarter will support the transition from preparation to platform activation. Liquidity for core asset pairs will be provisioned to enable trading functionality and to stabilise price formation. A dedicated market making framework will be launched to ensure adequate spread control and order book depth. The educational hub model will be expanded into more than twenty additional cities, broadening regional coverage. The internal team will be scaled to include additional hires in engineering, legal, compliance, and user operations. Global marketing activity will be extended, with targeted campaigns aimed at diaspora communities and regions where familiarity with digital assets remains limited. Customer support systems will be expanded to include multilingual capabilities and a full-service contact centre with continuous coverage. This quarter will also include the allocation of contingency reserves to protect against potential regulatory delays, cost overruns, or macroeconomic disruptions.

10.5 Post-Year-One Development: User Services and Regional Depth

Following the initial twelve-month rollout, Rally will enter a subsequent phase focused on user-level financial services and regional infrastructure. Development during this period will prioritise the introduction of pooled savings contracts, round-up accumulation mechanisms, and other financial tools intended to support small-scale asset growth. All new features will be subject to jurisdiction-specific compliance review. Expanded remittance corridors will be introduced through additional partnerships with mobile money operators, conditional upon the establishment of transaction monitoring and reconciliation standards. Performance of educational hubs launched during the first year will be evaluated against user engagement and instructional outcomes, with corresponding adjustments made to curricula, facilitation methods, and oversight mechanisms. Additional locations may be added where capital reserves and partnership arrangements permit. Transparency practices will remain in effect, with quarterly publications covering treasury

activity, token movement, and regional user data. These metrics will inform ongoing resource allocation and roadmap prioritisation.

10.6 Beyond Year One: Ecosystem Utility and Strategic Infrastructure

Development activities scheduled beyond the first year will focus on expanding the platform's strategic and merchant-facing capabilities. These include the creation of an integration toolkit for merchants comprising checkout functionality, fiat settlement modules, and enhanced virtual card options, contingent upon the acquisition of relevant payment service licences. A dedicated research initiative will evaluate the technical and regulatory feasibility of deploying a proprietary blockchain architecture to support long-term scalability. This will involve analysis of validator incentives, consensus design, and cross-border compliance implications. In parallel, the conceptual design of the proposed NALA asset-backed stable token will be advanced, focusing on its collateral structure, redemption framework, and legal classification under applicable financial regulations. Early-stage modelling will also begin for a micro-lending feature based on asset-backed credit issuance. This work will remain in the feasibility stage pending further review of consumer lending restrictions and user demand. All tools introduced in this phase will undergo third-party security audit and compliance validation prior to deployment.

11. Risk Factors

Participation in the RPT public sale involves material risks. Key non-exhaustive exposures include: technology failure or exploit of smart contracts; cybersecurity breaches of key infrastructure partners; regulatory shifts affecting utility tokens or stablecoins in target markets; macro-market volatility causing sharp token-price fluctuations; liquidity risk arising from thin order books; reliance on a small founding team (key-person risk); delayed mobile-money integrations; and force-majeure events impeding platform operations. Prospective participants should undertake independent due diligence and carefully evaluate their risk tolerance; RallyPoint will publish periodic risk-mitigation reports detailing specific measures taken to address these exposures.

11.1 Mitigation measures. The smart contract will undergo an independent audit prior to deployment. Contract administration keys will be held in a time-locked multisignature wallet to prevent unilateral intervention. Stable-asset risk will be managed by supporting at least two regulated USD-denominated stablecoins and maintaining a 5 per cent fiat reserve.

12. Forward-Looking Statement

Certain statements herein are forward-looking and are subject to material change without notice. Actual results may differ materially from those expressed or implied. RallyPoint undertakes no obligation to update forward-looking statements except as required by applicable law.

13. Legal Notices

13.1 Governing Law

The token-sale terms and any non-contractual obligations arising therefrom are governed by English law and subject to the exclusive jurisdiction of the High Court of Justice in London.

13.2 AML / CTF

RallyPoint does not implement traditional Know-Your-Customer (KYC) procedures involving the collection of identification documents or verification of source of funds. However, to prevent abuse, validate referral claims, and uphold participation integrity, users will be required to provide limited identifiers, including a valid email address and mobile phone number. These data points are used exclusively for internal verification and communication purposes and are not shared with third parties. All data is securely stored in compliance with regulatory standards and retained only as required for operational or audit purposes.

13.3 Privacy

Personal data (email and mobile number) are processed solely for onboarding, compliance, and transactional notices and are deleted after seven years, in line with audit and regulatory record-keeping obligations.

13.4 Secondary-market notice

RPT trading may be prohibited or restricted in certain jurisdictions. Holders are responsible for monitoring local regulation.

13.5 Limitation of liability

To the maximum extent permitted by law, RallyPoint, its affiliates, and officers shall not be liable for any indirect, consequential, or punitive damages arising from token purchase or use.

13.6 Intellectual property

“Rally” is a trademark exclusively owned and used by Rally Technologies LLC, a limited liability company registered in New Mexico, USA. All platform code, interfaces, documentation, and brand assets constitute proprietary intellectual property of Rally Technologies LLC, except where explicitly licensed under an open-source agreement.

RallyPoint Token (RPT) is structured as a decentralised digital asset utilised strictly for specific utility purposes within the Rally platform. Rally Technologies LLC is not the issuer, administrator, custodian, nor beneficiary of RPT, and maintains no direct control over tokens after issuance. The LLC’s role remains exclusively operational, providing technology services, infrastructure support, and intellectual property management to the Rally platform.

Appendix A: Glossary

Crowdfunding

A capital formation mechanism in which individual users contribute small amounts to support a verified campaign. Within the Rally platform, crowdfunding is designed to operate independently of traditional fundraising infrastructure, allowing entrepreneurs, creators, students, and community organisers to raise funds using digital assets. Campaigns must meet disclosure and identity requirements and are presented through an in-platform dashboard accessible to both local and diaspora contributors.

Decentralised Exchange (DEX)

A peer-to-peer trading system executed via smart contracts, allowing users to trade digital assets without reliance on a central intermediary. Transactions are settled directly between participants on the blockchain, with price discovery and liquidity managed through algorithmic or user-driven mechanisms.

Hold-Till-Launch Bonus

A non-recurring token incentive granted to wallets that retain the full balance of RallyPoint tokens acquired during the public sale through to the platform's official launch. The bonus is awarded only if no part of the acquired balance is transferred, sold, or delegated during the defined retention period.

Liquidity Provider (LP) Token

A blockchain-based asset representing a user's proportional contribution to a decentralised liquidity pool. LP tokens confer rights to underlying assets and a share of transaction fees, and are used within decentralised exchanges (DEXs) to track liquidity contributions.

Mobile Money

An electronic wallet service that enables financial transactions via mobile phones, independent of traditional banking systems. It is widely used in Sub-Saharan Africa for receiving remittances, paying for goods and services, and storing local currency balances. Rally integrates with mobile money systems to support cash-in/cash-out flows, particularly for unbanked users.

Multisignature Wallet

An on-chain wallet that requires multiple private-key signatures to authorise a transaction. This security mechanism is used by Rally to protect treasury reserves, token distribution contracts, and operational funds, ensuring that no single party has unilateral control.

Non-Permissible Custodial Arrangements

Any external arrangement whereby a user delegates control of their tokens to third-party contracts or custodians that are not formally recognised by RallyPoint. This includes unauthorised staking pools, liquidity mining protocols, or externally managed multisignature wallets. Such arrangements render the tokens ineligible for participation-based incentives.

Payment Service Provider (PSP)

A licensed financial entity authorised to facilitate payment initiation, settlement, and transfer services. PSPs may process mobile money transactions, issue virtual cards, or interface with national identification systems. Rally partners with PSPs to provide fiat on/off ramps and regulatory compliance in key jurisdictions.

Pre-Launch Feature Demonstrations

Controlled testing phases during which selected users are granted limited access to under-development components of the Rally platform. These demonstrations include early versions of the trading engine, remittance channels, crowdfunding dashboard, and payment interfaces. Feedback gathered informs final implementation.

Reacquired Tokens

RPT tokens that were initially acquired during the public sale, subsequently sold or transferred, and later reacquired by the same wallet. Reacquired tokens are not recognised as continuously held and do not qualify for incentives tied to uninterrupted balance retention.

Remittances

Cross-border transfers of monetary value sent by individuals to recipients in other countries, often to support family members or communities. Rally facilitates blockchain-based remittances, allowing users to send digital assets that recipients can convert to local currency through mobile money providers or fintech integrations.

Snapshot

A time-stamped, blockchain-recorded state of a wallet's balance used to verify eligibility for bonuses, rewards, or campaign participation. Snapshots are typically conducted at the time of token distribution and just prior to platform launch to assess holding activity.

Utility Token

A class of digital token that provides access to specific functions or features within a software platform. Utility tokens do not confer ownership rights, income entitlements, or governance powers. RPT functions as a utility token within the Rally ecosystem, enabling interaction with platform services.

Virtual Asset Service Provider (VASP)

An entity regulated under virtual asset frameworks that engages in the exchange, custody, transfer, or issuance of digital assets. VASP registration is required in several jurisdictions to legally operate cryptocurrency platforms or offer digital asset-related services.