RealWorld.fi

SECURITY AUDITED BY CERTIK

INDEPENDENT SECURITY AUDIT

Security audit summary.

The rules for every loan on RealWorld.fi run as code on the blockchain. We had that code checked by CertiK, an independent security firm. This page summarises the result in plain words.

AUDIT COMPLETED

October 2026

CertiK delivered its final report on 21 October 2026.

WHAT WAS AUDITED

Lending & Borrowing and Syndicate

The smart contracts that hold pledged items and move loan payments.

AUDIT RESULT

Audited by CertiK

Every finding that mattered was fixed and re-checked by CertiK.

WHAT CERTIK CHECKED

- ✓ How a loan request is created, offered on and accepted.
- ✓ How the pledged item is locked during a loan and released on repayment.
- ✓ How repayments, interest and fees are calculated and paid out.
- ✓ How pooled (syndicate) loans collect and share funds between lenders.
- ✓ How signed approvals are checked so they cannot be reused or faked.
- ✓ Who can change platform settings, and what those settings can do.

Scope: the smart contracts for lending & borrowing and syndicate (pooled) loans. Not covered: the website (scanned separately), the physical storage of items, and the company's operations.

HOW THE AUDIT RAN

01 **Code review** — June 2026
CertiK engineers read the smart contracts line by line and reported what they found.

02 **Fixes and re-checks** — June to October 2026
We fixed each finding. CertiK re-checked every fix before marking it resolved.

03 **Final report** — 21 October 2026
CertiK issued the final report. CertiK lists the audit as completed on its public page.

WHAT CERTIK FOUND

SEVERITY	WHAT IT MEANS	POINTS	FIXED AND VERIFIED	ACCEPTED WITH SAFEGUARDS
Critical	Highest severity.	2	**2**	0
High	Second-highest severity.	6	**6**	0
Medium	Limited impact, or hard to take advantage of.	24	13	11
Low	A minor issue with small impact.	30	20	10
Informational	A good-practice suggestion, with no direct risk.	13	4	9
Centralization	Admin controls the team keeps on purpose, such as the emergency pause.	2	0	2
TOTAL		**77**	**45**	**32**

Fixed and verified
Changed in the code, and CertiK checked the change.

Accepted with safeguards
Reviewed with CertiK and accepted, with other protections in place.

Check it yourself. CertiK Skynet is run by CertiK, not by us, and confirms the audit and the date of the final report.

skynet.certik.com/projects/realworld-fi

An audit greatly lowers risk but cannot remove it entirely. Accepted points were reviewed with CertiK and accepted with safeguards in place; the details remain in the private report.