Official SCL Season 3 document

The Vault — SCL Season 3 Guide

Section-C Cricket League · Official Mechanics & Rules

The Vault is SCL's official savings mechanic — a **risk-free alternative to the prediction market**. It lets you lock capital away and earn a **7% compounded yield per match**, building a war chest for next season's draft.

> *Choose between total liquidity for betting… or guaranteed wealth for the future.*

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1. The big picture

Every player has a **wallet** with two parts:

Money	What it is
Liquid cash	Spendable — wagers, vault locks, auction bids, trades
Locked capital (vault)	Set aside for the season, earning 7% per match

Moving money from liquid cash into the vault is called a **lock**. Once locked, the principal is **untouchable until the end of Match 12** — the **Iron Lock**. There are **no emergency withdrawals**, so only lock what you are sure you won't need.

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2. The deposit & lock

1. On your account page (/account), choose the **season** and the **amount to lock**.
2. Liquid cash → Locked capital. The lock is immediate.
3. You can have **one vault position per season** — everything you lock into that season accumulates in the same position.

> *You cannot add money to your account yourself — **only the admin can** (grants via the admin dashboard, e.g. "credit saved"). Locking is entirely yours to control.*

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3. Yield & reinvestment choice

The vault earns **7% per match**, applied automatically when each match finalizes (capped at Match 12). You choose how that yield is handled:

3.1 Compounding (default)

- Profits are **added to the principal** automatically.
- Next match's 7% is calculated on the **new, larger** balance — growth snowballs.
- Recommended for anyone saving for next season's draft.

3.2 Manual harvest

- Profits are **not reinvested** — they're tracked separately.
- 7% is calculated **only on the original principal** each match.
- Choose this if you want steady, predictable growth without the lock growing.

You can **switch between the two at any time** from your account page — even mid-season.

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4. The Iron Lock

- All locked funds stay locked **until the season concludes** (12 finalized matches).
- There are **no emergency withdrawals** — do not lock money you might need for a wager

or a bid. - At season end, positions unlock automatically (admin can unlock earlier in edge cases).

5. Auto mode (the hands-free option)

If you don't want to manage your finances at all, switch **Auto mode ON**:

- **Everything that comes in** — admin grants, the universal $10M funding, the $250k

per-match credit — goes **straight into your vault** and compounds. - You never touch liquid cash; the money just grows. - **Turn it off** if you want to manage manually (required if you plan to **bid in the auction or stake on wagers**, which need liquid cash).

Wallets created for players who never signed up start in auto mode by default.

6. Compounded growth projection (7%)

A **$2M deposit** with reinvestment ON grows like this:

Match	Starting balance	7% yield	New locked balance
M1	$2M	+$140k	$2.14M
M2	$2.14M	+$150k	$2.29M
M3	$2.29M	+$160k	$2.45M
M4	$2.45M	+$172k	$2.622M
M5	$2.622M	+$184k	$2.805M
M6	$2.805M	+$196k	$3.001M
M7	$3.001M	+$210k	$3.212M
M8	$3.212M	+$225k	$3.436M
M9	$3.436M	+$241k	$3.677M
M10	$3.677M	+$257k	$3.934M
M11	$3.934M	+$275k	$4.21M
M12	$4.21M	+$295k	**$4.504M**

Strategy summary

Choice	Return over 12 matches
Compounding (reinvest)	**~2.25x** the original deposit
Manual harvest	**~1.84x** (~84% total profit) with steady payouts

7. Strategy tips

- **Save for next draft?** Compounding, every match, start early — the first locks earn

the most yield. - **Want to wager?** Keep a liquid buffer. Only vault what you won't need for stakes. - **Auto mode** is the set-and-forget path: everything you earn compounds without any action from you. - The vault is the **safe** home for winnings and match credits — the wager market is the **risky** one. A balanced wallet uses both.

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