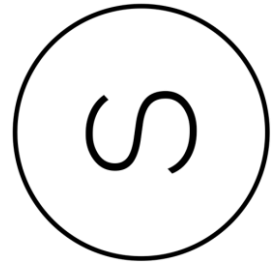


STABILA
PUBLIC CHAIN



STABILA TERMS OF USE/SERVICE

*Decentralize the Financial
System*

TERMS OF USE/SERVICE

PLEASE READ THESE TERMS OF USE BEFORE USING THE WEBSITES OR STABILA & STABILACLICK & STABILASCAN USER TERMS AND PRIVACY POLICY.

Updated on November 16, 2021

Dear users:

Thank you for choosing Stabila & StabilaClick & Stabilascan (hereinafter referred to as "the Service", "Service" or "we") is a digital asset management service and a trading platform of digital assets. All natural persons or entities that log in to this product count towards users of this product (hereinafter referred to as "you" or "user"). For users' convenience, this Agreement may come in multiple languages. Should conflicts or omissions happen, the Chinese version will prevail.

We recommend that you read and understand the policies in their entirety before using this Product ("Stabila & StabilaClick & Stabilascan"), and important information, including disclaimers, will be displayed in bold. Definitions of keywords from this policy are aligned to those in " Stabila & StabilaClick & Stabilascan Service Agreement".



I. Confirmation and acceptance of this agreement

1.1 These terms of use are entered into by and between you and the Moneta Holdings ("Company", "we" or "us"). The following terms and conditions, together with any documents they expressly incorporate by reference (collectively, these "Terms of Use"), govern your access to and use of stabilascan.org, including any content, functionality and services offered on or through stabilascan.org, stabila.click, stabilapi.io (together, the "Website").

You understand this Agreement and the relevant agreement applied to Stabila & StabilaClick & Stabilascan and those decentralized applications (hereinafter referred to as "DApp") self-developed and owned by Stabila & StabilaClick & Stabilascan (third-party DApps excluded).

1.2 You are deemed to have fully read and accepted all of the terms of this agreement by downloading the Stabila & StabilaClick & Stabilascan software, creating identities, restoring identities (see definition below) or import wallets to Stabila & StabilaClick & Stabilascan. This agreement shall take effect immediately and be binding upon both parties. If you do not accept the terms of The Agreement, you should stop using Stabila & StabilaClick & Stabilascan immediately. Please delete Stabila & StabilaClick & Stabilascan if you have downloaded the app.

1.3 When accessing or using Stabila & StabilaClick & Stabilascan, you agree that:

(1) Accept to be binding to the latest version of the Agreement (no changes or modifications);

(2) In jurisdictions applicable to you, you are of a legal age to use Stabila & StabilaClick & Stabilascan and able to fulfill the legally-binding or financial obligations from using Stabila & StabilaClick & Stabilascan.

(3) You are not in the category of excluded users (as defined in the Agreement).

1.4 The company reserves the right to update the Agreement at any time. The updated Agreement will take effect immediately without further notice once published. If the users do not accept the updated terms of the Agreement, please stop using Stabila & StabilaClick & Stabilascan. Any use after the update of the Agreement will be deemed as your acceptance of the revised Agreement.



II. Definitions of services

2.1 Stabila & StabilaClick & Stabilascan: refers to the blockchain-based digital wallet, including other supporting tools developed to help users access the blockchain system.

2.2 Excluded Persons:

(1) Persons other than natural persons who have the legal and conscious capacity to enter into this Agreement;

(2) Users who are prohibited, restricted, unauthorized or ineligible to use the service (as defined herein) in any form or manner (in whole or in part) because of the Agreement, the law, regulatory requirements, or the provisions of the jurisdiction applicable to such User. To avoid confusion, Chinese users also fall in the category of "Excluded Persons".

2.3 Identity: refers to the digital identity generated based on your public and private keys.

2.4 Create or import wallet: refers to the process of creating or importing wallets with Stabila & StabilaClick & Stabilascan after you accept the Agreement.

2.5 Wallet password: refers to the password you create while setting up Stabila & StabilaClick & Stabilascan wallet, which is used to encrypt and protect your private key. As a decentralized application, wallet password is not stored on your mobile device or the company's server. Once lost, you will need the private key or the recovery phrase to reset the wallet password.

2.6 Tool-tip: refers to messages that appear on Stabila & StabilaClick & Stabilascan interfaces instructing users on the operative process, including relevant procedures and steps.

2.8 Specific users: users who are required to cooperate with us and to fulfill their obligations to disclose personal information in accordance with the laws, regulations and policies of St Vincent and The Grenadines and other countries.



II. Definitions of services

2.8 Specific users: users who are required to cooperate with us and to fulfill their obligations to disclose personal information in accordance with the laws, regulations and policies of St Vincent and The Grenadines and other countries.

2.9 Developer users: users who access the developer-oriented services like Stabila & StabilaClick & Stabilascan 's open-source code and developer mode specified in the company's notices and relevant open-source protocols.

2.10 Private key: is composed of 256 random characters. It is essential for users to own and use digital tokens.

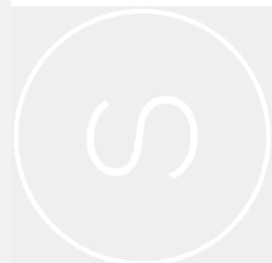
2.11 Public key: refers to a key derived from a private key through cryptography. It is used to generate a blockchain digital wallet address, i.e. an open receiving address.

2.12 Key store: a file of encrypted private key or recovery phrase. It is only stored on your device and will not be synced to the company's server.

2.14 Digital tokens: refers to the digital tokens currently supported on Stabila & StabilaClick & Stabilascan, including but not limited to STB, UNIT etc.

2.15 Personal information: refers to all kinds of information recorded electronically or otherwise that can identify the user's personal identity alone or in combination with other information, including but not limited to the natural person's name, date of birth, identity certificate number, personal biometric information, address, telephone number, bank card number, email address, wallet address, mobile device information, operation records, transaction records, etc., but excluding a user's wallet password, private key, recovery phrase, and Key store.

2.16 Third-party services: refer to all products and services offered by third parties such as third-party DApp, smart contracts, open-source protocols, hardware wallets, web pages, exchanges, etc.



III. Stabila & StabilaClick & Stabilascan service (hereinafter referred to as "the Service")

3.1 Import wallet: You may generate new wallets with Stabila & StabilaClick & Stabilascan or import compatible wallets produced from relevant blockchain system-based wallet creation tools for digital tokens supported by Stabila & StabilaClick & Stabilascan.

3.2 Transfer/receive fund: You are able to manage digital tokens with the transfer and receiving features on Stabila & StabilaClick & Stabilascan, i.e. using private keys to sign electronically and to change related blockchain ledgers. Transfer in effect is the process where the payer transfers funds to the recipients with their ENS domains or blockchain addresses. The transfer is the validated record in the distributed ledger of related blockchain systems (rather than transfer of digital tokens on Stabila & StabilaClick & Stabilascan).

3.3 View markets: You are able to view exchange rates of digital tokens provided by third parties on Stabila & StabilaClick & Stabilascan. Stabila & StabilaClick & Stabilascan fetches information of related digital tokens 'exchange rates and displays them in the Market module on Stabila & StabilaClick & Stabilascan.

3.4 Manage digital tokens: You are able to add, save or remove digital tokens supported by Stabila & StabilaClick & Stabilascan (except STB) on the Stabila & StabilaClick & Stabilascan interface.

3.5 Instant swap: Digital token swap among users can take place and be completed via licensed smart contracts. Stabila & StabilaClick & Stabilascan serves as an interface tool to help users interact with the third-party smart contract and display the corresponding results of the swap.

3.6 View DApps: Users can visit and access services provided by the DApp (including our own DApps and third-party DApps) through Stabila & StabilaClick & Stabilascan.

3.7 Search DApps: Users can search DApps available on Stabila & StabilaClick & Stabilascan by using the search box feature.

3.8 Transaction records: We will copy all or part of your transaction records through the blockchain system. But the record will be subject to the records of the blockchain system.

3.9 Suspend service: You are aware that under certain circumstances we can suspend or restrict your operations on Stabila & StabilaClick & Stabilascan, despite that we cannot cancel or revoke your transactions due to the "irrevocable" nature of transactions on blockchain.



III. Stabila & StabilaClick & Stabilascan service (hereinafter referred to as "the Service")

3.9 Suspend service: You are aware that under certain circumstances we can suspend or restrict your operations on Stabila & StabilaClick & Stabilascan, despite that we cannot cancel or revoke your transactions due to the "irrevocable" nature of transactions on blockchain.

3.10 Other services deemed necessary by us.

By accepting the services provided by the Company, you are aware and accept that:

(1) In order to adhere to the characteristics of decentralization of the blockchain and protect users' digital token, the Company provides decentralized services that are drastically different from financial institutions in the banking industry. Users understand that the Company does not provide the following services:

- a. store users' wallet passwords (i.e. passwords that a user set when creating an account/importing a wallet), private keys, recovery phrases, or key stores;
- b. recover users' wallet passwords, private keys, recovery phrases, or key stores;
- c. freezes a wallet;
- d. reports a lost wallet;
- e. restores a wallet;
- f. rollback transactions.

(2) You are responsible for keeping a mobile/desktop device with your Stabila & StabilaClick & Stabilascan app, backing up Stabila & StabilaClick & Stabilascan, and backing up your wallet password, recovery phrase, private keys, and Key stores. If you lose your mobile device, delete your Stabila & StabilaClick & Stabilascan or wallet that has not been backed up, have your wallet stolen, or forget your wallet password, private key, recovery phrase or Key store, we will not be able to restore your wallet or recover your wallet password, private key, recovery phrase or Key store; We cannot cancel transactions and shall not be liable for any mistake made by the user during transactions (such as entering a wrong transfer address or a wrong swap amount).

3) Please back up your wallet password if you use the password payment feature on Stabila & StabilaClick & Stabilascan. If your fingerprint or facial recognition fails multiple times, you will need to enter your wallet password to verify your identity. If you forget your wallet password, you will need to set up a new wallet password by importing your recovery phrase/private key. We do not store your fingerprint, facial recognition and other biometric information, and we shall not be responsible for this.

(4) Digital token management services provided by Stabila & StabilaClick & Stabilascan and the Company do not cover all the existing digital tokens. Please do not use any tokens that are not supported by Stabila & StabilaClick & Stabilascan.



III. Stabila & StabilaClick & Stabilascan service (hereinafter referred to as "the Service")

(5) The Licensed Dapps integrated to Stabila & StabilaClick & Stabilascan include indigenous DApps developed by the Company and DApps provided by third-party platforms. For Licensed DApps provided by third-party platforms, Stabila & StabilaClick & Stabilascan provides search and blockchain browser features for users to access the DApps and guarantee the functionality or service quality of any third-party DApps. Users are protected from risk.

(6) The instant swap feature provided on Stabila & StabilaClick & Stabilascan is, in essence, the digital token swap conducted by the user on the blockchain system using third-party licensed smart contracts. Stabila & StabilaClick & Stabilascan only provides users with the tools to use the services offered by third-party licensed smart contracts and does not provide warranty for the functions or service quality. Users should carefully read and consent to the constantly updated User Agreement relating to smart contracts.

(7) Users who enter URLs on Stabila & StabilaClick & Stabilascan to access other websites or third-party DApps that are not integrated in Stabila & StabilaClick & Stabilascan under the developer mode shall be aware of the potential security risks of the websites and third-party DApps and shall be solely responsible for all risks and consequences.

(8) Users who are not familiar with blockchain should not use the platform so that they can avoid any misuse of token wallets or any security risks associated with digital tokens. The Company reserves the right to refuse to provide part or all of the services for users who do not have basic knowledge of blockchain.

(9) Users understand that the Company will suspend or terminate its services in the event of the followings:

- a. The platform cannot operate properly due to technical reasons such as maintenance of equipment and blockchain system, upgrade, breakdown, and communication outage;
- b. The platform cannot provide services that it deems as highly risky due to force majeure;
- c. Changes in applicable laws or policies that have material adverse effects;
- d. Other circumstances that cannot be controlled or reasonably foreseen by the platform.

(10) If the platform changes, suspends or terminates its services, users have the right to export their wallet information within a reasonable time.



IV. Create a wallet

4.1 Users must create a wallet on the platform before using the services of the platform.

4.2 This User Agreement will pop up when users create a wallet for the first time. Clicking on "I Agree" means the user or the agency to which the user is entitled to act as the agent agrees to all the provisions of and are bound by this Agreement.

4.3 Before or after creating a wallet, the platform reserves the right to refuse to provide the services to users in accordance with the requirements of laws, regulations, rules, orders and other norms of the country or region where the users are located.

4.4 You hereby commit the followings:

(1) You create a wallet and use the services of the platform for legitimate purposes, and do not intend to use the platform as a medium violating any laws or regulations;

(2) You guarantee that the digital assets deposited in your Stabila & StabilaClick & Stabilascan wallet are from legitimate sources;

(3) In addition to this Agreement, you shall also abide by all rules published and updated by the platform from time to time, including but not limited to announcements, process instructions, risk alerts, etc.

4.5 In the event of breach of the commitments set forth in Section 4.4 of this Agreement:

(1) The platform reserves the right to suspend or deny users access to part or all of the platform's services. In this case, the platform shall not be liable and the user agrees to bear any direct or indirect expenses or losses incurred thereby;

(2) Users shall be liable for any direct or indirect losses and adverse consequences arising from the breach of their commitments, and the platform reserves the right to hold users accountable.

4.6 All users use the services of the platform voluntarily. The platform does not coerce, induce, deceive, or influence users by any unfair means.



V. Risk reminders

5.1 You understand and acknowledge that digital tokens may entail substantial risks such as technical instability or being non-cashable due to inadequate laws and regulations in this respect. You also understand that the volatility of digital tokens is much higher than those of other financial assets. You are advised to choose to hold or dispose of any digital tokens in a rational manner based on your financial status and risk appetite. You also understand that Stabila & StabilaClick & Stabilascan's Markets feature only captures search results on the exchange rates of digital tokens from selected exchanges and does not represent the latest quote or best offer.

5.2 If you or your counterparty fails to comply with the operating instructions and rules specified in this Agreement or those described on the website, transaction, and payment pages when using the Stabila & StabilaClick & Stabilascan Service, the Company does not guarantee successful execution of the transaction and will not be liable for any damages incurred. If the foregoing occurs and the funds are credited beforehand to your or your counterparty's Stabila & StabilaClick & Stabilascan wallet or a third party's wallet, you understand that operations on blockchain are "irreversible" and that the relevant transaction is "irrevocable", and that you and your counterparty shall bear the consequences.

5.3 You understand and acknowledge that swaps and spot transactions are both initiated, executed, and completed on a third-party smart contract. Stabila & StabilaClick & Stabilascan serves only as an interface tool to help users interact with the third-party smart contract and display the corresponding results of completed transactions.

5.4 When accessing third-party services through Stabila & StabilaClick & Stabilascan, the Company strongly recommends that you carefully read the User Agreement, Privacy Policy, and other relevant documents and information on such third-party services, understand the other party of the transaction and the product, and carefully assess the risks involved before making transactions on such third parties.

You understand that the transaction and the contractual relationship established is between you and your counterparty and does not concern the Company. The Company is not liable for any risks, liabilities, losses or expenses arising out of your trading.

5.5 When transferring your digital tokens to another wallet address, you shall determine for yourself whether the other party is a person of full civil capacity during the transaction and decide for yourself whether to make a transaction with or transfer money to the other party, etc.

V. Risk reminders

5.6 When seeing abnormal information such as "transaction failed" or "block production timeout" during fund transfers, you shall double confirm through the official channels of the blockchain or other blockchain query tools to avoid repeated transfers; otherwise, all losses and expenses incurred shall be borne by you.

5.7 You understand that after creating or importing a wallet on Stabila & StabilaClick & Stabilascan, your Key store, private key, mnemonics, and other information are stored only on the mobile device you are using rather than on Stabila & StabilaClick & Stabilascan's or the Company's servers. You may follow the instructions provided by Stabila & StabilaClick & Stabilascan to change the mobile device by syncing your wallet, etc. Nevertheless, in cases where your mobile device is missing, which incurs losses of digital tokens because you have not saved or backed up your wallet password, private key, mnemonics, Key store or other information, the Company will not be able to retrieve them for you. In cases where digital tokens are lost due to disclosure of information when you export, save or back up your wallet password, private key, mnemonics, Key store or other information, or the fact that the device or server used to save or back up the above information is attacked or controlled by a hacker, the Company will not be able to retrieve them for you. Any and all damages arising out of the foregoing shall be borne by you.

5.8 We recommend that you securely back up your personal information such as wallet password, private key, mnemonics, and Key store when creating or importing a wallet. You are advised to avoid the use of screenshots, emails, Note or similar features on your mobile device, SMS, WeChat, QQ or other electronic methods for backup. Instead, we recommend that you copy the mnemonics, Key store, and other information on a paper pad, or store these data in a password manager.

5.9 We recommend that you use Stabila & StabilaClick & Stabilascan in a safe network environment and make sure your mobile device is not jail-broken or rooted to avoid potential security risks.

5.10 Please stay alert to scams when using Stabila & StabilaClick & Stabilascan. You are encouraged to inform us at the first sight of any suspicious behavior.

VI. Change, suspension, and termination of service

6.1 You understand and agree that the Company may, at its own discretion, temporarily provide or suspend part of its services, or enable new services in the future. When such change happens, your continued use of Stabila & StabilaClick & Stabilascan means you agree to this Agreement or the terms of this Agreement as amended.

6.2 In order to reduce misuse of Stabila & StabilaClick & Stabilascan or any security risks associated with digital tokens, you are advised to avoid the use of Stabila & StabilaClick & Stabilascan if you have no basic knowledge of blockchain. The Company reserves the right to refuse to provide part or all of its services for users who do not have basic knowledge of blockchain.

6.3 You understand that the Company will suspend or terminate the Service in the event of the followings:

- (1) Stabila & StabilaClick & Stabilascan is unable to operate properly due to technical reasons such as maintenance of equipment and blockchain system, upgrade, breakdown, and communication outage;
- (2) The Company is unable to provide the Service or it reasonably believes that continuing to provide the Service will give rise to substantial risks due to typhoon, earthquake, tsunami, flood, power outage, wars, terrorist attacks, viruses, Trojans, hacking, system instability or government actions, etc.;
- (3) Changes in applicable laws or policies that have material adverse effects;
- (4) Other circumstances that cannot be controlled or reasonably foreseen by the Company.

6.4 The Company may unilaterally suspend or terminate the usage of part or all of Stabila & StabilaClick & Stabilascan's functions by the User in the event that the User:

- (1) Dies;
- (2) Steals someone else's wallet information or mobile device;
- (3) Fills out false personal information in Stabila & StabilaClick & Stabilascan;
- (4) Declines Stabila & StabilaClick & Stabilascan's forced update;
- (5) Uses Stabila & StabilaClick & Stabilascan open source code in a way that violates third-party open source agreements or the Company's rules;
- (6) Uses Stabila & StabilaClick & Stabilascan for illegal or criminal purposes;



VI. Change, suspension, and termination of service

- (7) Interferes with other users' normal use of Stabila & StabilaClick & Stabilascan;
- (8) Falsely claims to be a member of the Company's staff or executives;
- (9) Attacks, invades, alters or in any other way threatens the normal operation of the Company's computer systems;
- (10) Uses Stabila & StabilaClick & Stabilascan for spam advertising;
- (11) Spreads rumors that tarnish the goodwill of the Company and Stabila & StabilaClick & Stabilascan;
- (12) Engages in other illegal activities or conducts that violate the Agreement, or circumstances where the Company deems necessary to suspend certain functions.

6.5 You have the right to export personal information such as your wallet within a reasonable time if the Company changes, suspends or terminates the Service.

Stabila & StabilaClick & Stabilascan (hereinafter referred to as "we") respects and protects the privacy of our users (hereinafter referred to as "you" or "the User"), and will collect and use your personal information generated when using Stabila & StabilaClick & Stabilascan in accordance with this Privacy Policy (hereinafter referred to as "this Policy").



VII. Information we collect from you

Please note that we collect the following information from you for the purpose of providing Stabila & StabilaClick & Stabilascan services that meet your needs, and that we attach high importance to your privacy. We will strictly adhere to the principles of lawfulness, rightfulness and necessity when collecting any information from you. You acknowledge that your refusal to provide the information required for the Service may affect your experience with Stabila & StabilaClick & Stabilascan.

7.1 We will collect your personal information such as your mobile device information, action history, transaction history, wallet address, etc.

7.2 You acknowledge that your wallet password, private key, mnemonics, and Key store on Stabila & StabilaClick & Stabilascan are not stored in or uploaded to our servers. We do not provide any service to recover your wallet password, private key, mnemonics or Key store.

7.3 In addition, you acknowledge that when you use certain features of Stabila & StabilaClick & Stabilascan, we will send you a request for more personal information prior to the actual collecting. Your refusal to agree represents that you give up the feature concerned.

7.4 When you are directed to a third-party DApp, the DApp will collect personal information from you. Stabila & StabilaClick & Stabilascan does not keep the personal information collected by the third-party DApp. We need to access your camera when you save an image to your photo library or scan a QR code. Your refusal to agree means that you will not be able to scan or save images to a photo library. Please turn on the corresponding access when you need to scan or save again.

7.5 We need to access your camera when you save an image to your photo library or scan a QR code. Your refusal to agree means that you will not be able to scan or save images to a photo library. Please turn on the corresponding access when you need to scan or save again.

7.6 To the extent permitted by laws and regulations, we may collect and use your personal information without prior approval or consent in the following circumstances:

- (1) In connection with national security or national defense;
- (2) In connection with public safety, public health or significant public interest;
- (3) In connection with crime investigation, prosecution, trial, execution of judgments, etc.;



VII. Information we collect from you

- (4) The personal information collected is disclosed by yourself to the public at your own discretion;
- (5) Your personal information is collected from lawfully and publicly disclosed sources, such as lawful news reports and disclosure channels of government information;
- (6) Necessary for maintaining secure and compliant services, such as detection and handling of product and service failures;
- (7) Other circumstances as stipulated by laws and regulations.

7.7 We collect information in the following ways:

- (1) You provide information for us. For example, you provide us with your name, phone number or bank card numbers in "Personal Center", or with your email address when reporting a problem, or with additional information when using a specific service;
- (2) We collect information when you are using Stabila & StabilaClick & Stabilascan, including your mobile device information and action history;
- (3) We copy all or part of your transaction history through the blockchain system. However, your transaction history is subject to the record in the blockchain system.



VIII. How we use your information

8.1 We use the unique serial number of your mobile device to match you with your wallet.

8.2 We will send you important notices promptly, such as software updates and changes to the Service Agreement and this Policy.

8.3 We process the feedback you submit to us by collecting the wallet address and the mobile device information you provide.

8.4 We collect your personal information for our internal audits, data analysis, research and more to continuously improve our services.

8.5 In accordance with Stabila & StabilaClick & Stabilascan User Agreement and Privacy Policy and our other regulations concerned, we will use user information to manage and handle user activities.

8.6 We meet legal and regulatory requirements and cooperate with regulatory agencies.

IX. How you control your information

You have the following autonomous control over your personal information in Stabila & StabilaClick & Stabilascan:

9.1 You can import your other wallets into Stabila & StabilaClick & Stabilascan through synchronization, or import your Stabila & StabilaClick & Stabilascan wallet into other digital token wallets. Stabila & StabilaClick & Stabilascan will display the information about the imported wallet.

9.2 You acknowledge that you are allowed to change your digital token types, make transfers, and receive payment in "Assets".

9.3 You acknowledge that you are free to do the following in "Me" on Stabila & StabilaClick & Stabilascan:

(1) You are not required to provide your name, phone number, bank card number, and other information in "Personal Center", but the aforementioned information is required when you use certain services;

(2) You are always welcome to submit your questions and suggestions to us in "Submit Feedback". We will be happy to learn from your insights and improve our services.

9.4 You acknowledge that when we collect information from you for a specific purpose, you will be notified in advance and have the right to refuse the request for information. However, please note that your refusal to provide such information represents that you give up the Stabila & StabilaClick & Stabilascan service concerned.



VIII. How we use your information

9.5 You acknowledge that neither you nor we have control over whether your transaction records are made public or not. As the blockchain trading system is open source, your transaction records are publicly available in the entire blockchain system.

9.6 You acknowledge that our Stabila & StabilaClick & Stabilascan User Terms and Privacy Policy will no longer apply to you if you are redirected to a third-party DApp when using the services of Stabila & StabilaClick & Stabilascan. With respect to your control over your personal information on the third-party DApp, we recommend that you read carefully and understand the privacy policy and user service agreement concerned before using the DApp.

9.7 You have the right to request us to update, change or delete your information.

9.8 You acknowledge that we may collect your information without prior approval or consent in accordance with the requirements of Article 7.6 of this Policy.



X. We may share or transfer your information

10.1 Personal information collected and generated by us will be stored on servers.

If we do need to transfer your personal information, we will obtain your approval beforehand and conduct cross-border data transmission in compliance with applicable laws, regulations, and policies, and fulfill the obligation of confidentiality for your personal information.

10.2 We will not share or transfer your personal information to any third party without your prior consent, except for the following circumstances:

- (1) We have obtained explicit prior consent or approval from you;
- (2) The personal information collected is disclosed by yourself to the public;
- (3) The personal information is collected from lawfully and publicly disclosed sources, such as lawful news reports and disclosure channels of government information;
- (4) We only share the necessary user information with our related parties, which is subject to the purposes stated in this Policy;
- (5) The information is provided in accordance with applicable laws, regulations or legal process, or as required by administrative or judicial authorities;
- (6) In the event of a merger or acquisition involving the transfer of personal information, we will require the recipient to continue to abide by this Policy.



XI. How we protect your information

11.1 If we cease operations, we will stop collecting your personal information in a prompt manner, announce our cessation of operations on Stabila & StabilaClick & Stabilascan, and delete or anonymize the personal information we keep about you within a reasonable period of time.

11.2 In order to protect your personal information, we will take data-security-related technical measures, improve our compliance by training employees about information security, and set data permissions to protect your private information.

11.3 We will send you messages about information security in "Message Center" on Stabila & StabilaClick & Stabilascan and update "Help Center" from time to time for your reference on wallet usage and information protection.

XII. Protection of minors

This Websites is offered and available to users who are 13 years of age or older. The Websites is not intended for children under 13 years of age. By using this Website, you represent and warrant that you (i) are 13 years of age or older, (ii) are not barred to use the Websites under any applicable law, and (iii) are using the Websites only for your own personal use. If you do not meet these requirements, you must not access or use the Websites.



XIII. Disclaimer

DISCLAIMER AND LIMITATION OF LIABILITY

13.1 The Company is liable only for the obligations set forth in this Agreement.

13.2 You understand and agree that to the extent permitted by law, the Company can only provide the Service based on our existing technology and conditions. The Company is not liable for the failure of Stabila & StabilaClick & Stabilascan to provide services and loss of assets due to any of the following reasons:

- (1) The system is down for maintenance or upgrades;
- (2) Force majeure events such as typhoons, earthquakes, floods, lightning or terrorist attacks;
- (3) Hardware and software of your mobile device, communication lines, or power lines fail;
- (4) You take improper action or use the Company's services without a license or authorization;
- (5) Viruses, Trojans, malicious program attacks, network congestion, system instability, system or device failure, communication failure, power failure, banking issues, government actions, etc.;
- (6) Any other reason that is not caused by the Company.

13.3 The company is not liable for any of the following cases:

- (1) Loss of digital tokens due to you losing mobile device, deleting Stabila & StabilaClick & Stabilascan or the wallet that has not been backed up, or forgetting the wallet password, private key, mnemonic or Key store that has not been backed up;
- (2) Loss of digital tokens due to your own disclosure of your wallet password, private key, mnemonic or Key store, or borrowing, transferring or authorizing others to use your mobile device or Stabila & StabilaClick & Stabilascan, or failure to download the Stabila & StabilaClick & Stabilascan application from our official channels, or using the application in any other insecure manner;
- (3) Loss of digital tokens due to your miss operation (including but not limited to entering a wrong transfer address and choosing a wrong transfer node server);
- (4) Loss of digital tokens due to your miss operation caused by your lack of understanding of blockchain technology;
- (5) Deviation in the copy of user transaction records of the Company on the blockchain caused by system lag, instability of the blockchain system, and other reasons;



XIII. Disclaimer

13.4 A user shall bear the risks and consequences caused by or related to the following circumstances:

- (1) The user uses third-party services to handle transactions;
- (2) The user uses the developer mode;
- (3) Such risks and consequences shall be borne by the user, the counterparty and the smart contract issuer concerned when the user uses Instant Swap and Swap services.

13.5 You understand that Stabila & StabilaClick & Stabilascan is only used as a tool for digital token management. The Company has no control over the quality, security or legality of third-party services, the authenticity or accuracy of the information, and the ability of the counterparty to fulfill its obligations under the agreement with you. Your use of third-party services is at your own discretion. You understand that the transaction and the binding contractual relationship are only established between you and your counterparty and are irrelevant to the Company. The Company reminds you that you should carefully judge the authenticity, legality and validity of the relevant information provided by the third party before using their services. In addition, all risks arising from your trading activities with any third party shall be borne by you.

13.6 You acknowledge that the Company may provide services for or be affiliated with or otherwise interested in both you and your counterparties. You agree to waive any actual or potential conflict of interest that may exist with respect to such conduct by us. You may not use this to claim that the Company is legally defective in the provision of services; nor does it increase the liability and duty of care of the Company.

13.7 The Company does not provide the following forms of guarantee:

- (1) The services provided by the Company will meet all your needs;
- (2) Any technology, product, service, information or other content you obtain through the Company's services will meet your expectations;
- (3) The timeliness, accuracy, completeness and reliability of information captured by the Company from third-party exchanges, such as digital token market trading information, are guaranteed;
- (4) Your counterparties involved in transactions on Stabila & StabilaClick & Stabilascan will fulfill their obligations under the transaction agreement with you.



XIII. Disclaimer

13.8 You understand that Stabila & StabilaClick & Stabilascan is only used as a tool for digital token management and transaction information display. The Company does not provide legal, tax or investment advice or other services. You should seek advice from professionals in law, tax, and investment. The Company is not responsible for any investment or data losses you may suffer in the course of using the services of the Company.

13.9 You understand that the Company may change the user access standards from time to time to limit the scope and manner of provision of the services provided for particular groups of users as required by applicable laws, regulations, and policies.

XIV. Others

14.1 You must fully understand and comply with all laws, regulations and rules related to the use of our services in your jurisdiction.

14.2 If you encounter any problems with the use of personal information in the course of using our services, you can contact us by submitting feedback on Stabila & StabilaClick & Stabilascan through other channels.

14.3 You can view the Policy and our other service terms in Stabila & StabilaClick & Stabilascan.

We encourage you to view our Service Agreement and Privacy Policy each time you visit Stabila & StabilaClick & Stabilascan.

14.4 Any translation of the Policy is provided solely for the convenience of users and is not intended to modify the terms of the Policy. In the event of a conflict between the Chinese and non-Chinese versions of the Policy, the Chinese version shall prevail.

14.5 This policy is applicable as of November 16, 2021.

Any matter not covered herein shall be governed by announcements and relevant rules updated by us.



XV. Governing Law and Jurisdiction

All matters relating to the Websites and these Terms of Use and any dispute or claim arising therefrom or related thereto (in each case, including non-contractual disputes or claims), shall be governed by and construed in accordance with the internal laws of St. Vincent and the Grenadines without giving effect to any choice or conflict of law provision or rule (whether of St. Vincent and the Grenadines or any other jurisdiction).

Any legal suit, action or proceeding arising out of, or related to, these Terms of Use or the Websites shall be instituted exclusively in the St. Vincent and the Grenadines although we retain the right to bring any suit, action or proceeding against you for breach of these Terms of Use in your country of residence or any other relevant country. You waive any and all objections to the exercise of jurisdiction over you by such courts and to venue in such courts.

XVI. Waiver and Severability

No waiver of by the Company of any term or condition set forth in these Terms of Use shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure of the Company to assert a right or provision under these Terms of Use shall not constitute a waiver of such right or provision.

If any provision of these Terms of Use is held by a court or other tribunal of competent jurisdiction to be invalid, illegal or unenforceable for any reason, such provision shall be eliminated or limited to the minimum extent such that the remaining provisions of the Terms of Use will continue in full force and effect.

