Baer Chain Wallet User Agreement

Baer Chain Wallet is a mobile-side digital asset security management service tool (hereinafter referred to as "wallet") that provides users with digital asset security management services and related services. The wallet provides services to users who register in the wallet (hereinafter referred to as "users") in accordance with the provisions of this Agreement (as defined below). This Agreement is legally binding between the User and the Wallet. The Wallet hereby specifically reminds the User to carefully read and fully understand the terms of this Agreement, in particular the terms of this Agreement that deal with the exclusion or limitation of the Wallet's liability, and the terms that exclude or restrict User's rights. Users should read carefully and choose to accept or not accept this agreement. Unless the User accepts all the terms of this Agreement, the User is not entitled to use the Wallet's services based on this Agreement. If the user does not agree to the content of this agreement, or refuses to acknowledge the right of the wallet to unilaterally modify this agreement at any time, the user should immediately stop using and no longer access the wallet. Upon registration as a user or use of the Wallet Service, the User is deemed to have fully understood and fully accepted all the terms of this Agreement, including any modifications made by the Team to this Agreement at any time.

For the convenience of this agreement, this wallet is collectively referred to as "we" or other first person names in this agreement; natural persons or other subjects accessing the wallet are referred to as "user/you" or other second person; we and the user are in this The agreement is collectively referred to as the "two parties" and we or the user is referred to as the "party".

Chapter 1 Definition and Interpretation

Article 1 In this Agreement, unless otherwise agreed by the terms of this Agreement, the following words or expressions shall have the following meanings:

- (i) This Agreement shall include such service agreements, privacy terms and legal notices, and other types of rules, attachments, statements, instructions or guidelines that have been posted on the wallet or may be issued in the future.
- (2) Force majeure: including information network equipment maintenance, information network connection failure, computer, communication or other system failure, power failure, weather cause, accident, strike, labor dispute, riot, uprising, riot, productivity or insufficient production materials, fires, floods, storms, explosions, war or other partner reasons, digital asset market collapse, government actions, judicial or administrative orders, others that are not within the controllable wallet or inability of the wallet to control.
- (3) Creating or importing a wallet: refers to the process of creating or importing a wallet using a wallet after the user accepts the agreement.
- (4) Affiliated companies: Companies that have direct or indirect control relationships or significant influence relationships with other companies.

- (5) Public key: It is generated by the private key by means of cryptography, and used to generate the blockchain digital wallet address. The digital wallet address is the public collection address.
- (vi) Baer Chain Wallet: A digital asset wallet developed based on the Baer Chain technology architecture, including other aids developed to facilitate user access to the Baer Chain ecosystem.
- (7) Wallet password: refers to the user in the process of creating a wallet, the user should decide the password, which will be used to encrypt and protect the private key. The wallet password is not stored on the user's mobile device or wallet server. Once the user loses or forgets the password, the user needs to set a new wallet password by means of a private key or a mnemonic.
- (8) Identity: The identity is generated based on the number generated by the user's public-private key pair.
- (9) User Guide: Refers to the guide provided by the wallet to help users understand the basic knowledge of the blockchain and the basic operating procedures of the wallet before and/or after the user uses the wallet.
- (10) Private key: It consists of 256-bit random characters, which is the key for users to own and use digital assets.
- (11) Information prompt: The information prompt content involved in the wallet operation interface, it is recommended that the user follow the relevant steps.
- (12) Message Center: The user can receive the information sent by the wallet or the inbox of the notification.
- (13) Intellectual property rights: It shall have the meaning of Article 92 of this Agreement.

Article 2 Any code or statute or administrative regulation referred to in this Agreement shall cite its latest revision, whether made before or after the signing of this Agreement.

Article 3 The title of any clause in this Agreement shall be used for the sake of simplicity and shall not be used to explain the purpose of the terms of the Agreement. References to any statement, terms, attachments, and forms refer to statements, terms, attachments, and forms under this Agreement.

Article 4 Under this Agreement, the use of the word "including" in any case shall have the meaning of "including but not limited to" unless otherwise required by the agreement.

Article 5 Unless otherwise agreed in the terms of this Agreement, the documents under this Agreement conflict or are inconsistent, and the validity of the documents shall be determined in the following order to resolve conflicts or inconsistencies:

- (i) Baer Chain Wallet User Service Agreement;
- (ii) Baer Chain Wallet Privacy Policy;
- (3) Other agreements, rules and guidelines.

Article 6 Users may choose to use different language versions of the wallet. If there are inconsistencies or conflicts in the content of different language versions of the wallet, or the content is missing, the English text of the wallet shall be preferred.

Chapter II Basic Terms of Wallet

The seventh wallet is the digital asset security management service wallet. The wallet service is provided by the Baer Chain team to users through various methods. The specific service contents mainly include: digital asset security management service and digital Auxiliary services such as asset transaction information release and user service, the details of the actual service provided by the wallet shall prevail.

Article 8 In order to protect the rights and interests of users, users must carefully read and fully understand all the terms of this service agreement before using the wallet service voluntarily. Once the Wallet Service is used, it is deemed to be a full understanding and acceptance of any modifications made by this Agreement and the Wallet to this Agreement at any time; if there is any legal consequence resulting from a violation, the User will assume the corresponding legal responsibility.

Article 9 During the performance of this Agreement, the wallet may modify this Agreement as the case may be. Once the content of this agreement changes, the wallet will announce the latest service agreement and will not make individual notifications to the user. If the user does not agree with the changes made by the wallet to this agreement, the user has the right to stop using the wallet service. If the user continues to use the wallet service, the user is deemed to have accepted the changes made to the agreement by the wallet and shall comply with the modified agreement.

Article 10 Wallet For the user's notice and any other agreements, notices or other notices about the user's use of the service, the user agrees that the wallet can be electronically or by mail, etc. through wallet announcement, station letter, email, mobile phone text message, wireless communication device, etc. Physically, the notices are deemed to have been delivered to the recipient on the date of delivery (if the notification is sent to the user by post, the third notification after the notification is delivered in accordance with the contact address retained by the user in the wallet) Nature Day is deemed to be served). Due to reasons that cannot be attributed to the wallet (including inaccurate or invalid email address, mobile phone number, contact address, etc., information transmission failure, etc.), the user does not receive the notice on the date the notice is deemed to be served, the wallet We do not assume any responsibility.

Article 11 In order to avoid any risk of misuse of the currency wallet or digital tokens as much as possible, users should avoid using the wallet without the basic knowledge of the blockchain. For users who do not have the basic knowledge of blockchain, the Baer Chain team has the right to refuse to provide some or all of the service functions.

Article 12 The user understands that the Baer Chain team will suspend the service (or completely terminate the service if:)

(1) The operation of the wallet is interrupted due to technical reasons such as equipment, blockchain system maintenance, upgrade, and failure and communication interruption;

- (2) The wallet cannot provide a service wallet due to factors such as force majeure, and it is reasonable to believe that there is a greater risk of continuing to provide the service;
- (3) A material adverse change in the applicable law or policy; or
- (4) Other circumstances in which the wallet cannot be controlled or reasonably foreseen.

Article 13 If the wallet changes, interrupts or terminates the service, the user has the right to export the wallet information within a reasonable time.

Chapter 3 Creating a Wallet

Article 14 Before using the wallet service, the user must first create a wallet on the wallet.

Article 15 The individual user who creates the wallet shall be a natural person who is at least 18 years of age or has full civil and civil capacity in accordance with the law of the country where he is located and is able to bear civil liability independently.

Article 16 A legal person, organization or other institution that wants to create a wallet shall designate a representative of a natural person who has reached the age of 18 or has full civil rights and civil capacity in accordance with the law of the country in which it is located, and is able to independently bear civil liability to complete the creation of the wallet.

Article 17 When the user first creates a wallet, this agreement will pop up. Once the user clicks the consent button, the user or the organization authorized by the user agrees to the entire content of this agreement, and the user or the agency represented by the user is subject to The constraints of this agreement. If the user does not have the qualifications required by Article 15 or Article 16 of this Agreement, the user and the organization to which the User is entitled to act shall bear all the consequences resulting therefrom, and the Wallet shall retain the right to the User and the User. The right to pursue accountability.

Article 18 Before creating a wallet or creating a wallet, the wallet has the right to refuse to provide services to users according to the requirements of laws, regulations, rules, orders, etc. of the country or region where the user is located.

Article 19 The user hereby promises the following:

- (1) Creating a wallet and using the wallet service for legitimate purposes, and does not have the intention of violating laws and regulations by using the wallet as a medium;
- (2) The user guarantees that the source of the digital assets deposited in Baer Chain Wallet is legal;
- (3) In addition to this Agreement, the User shall comply with all rules published and updated from time to time by the Wallet, including announcements, usage process descriptions, and risk warnings.

Article 20 If the User violates the commitments of Article 19 of this Agreement:

- (1) The wallet has the right to stop or deny the user's use of some or all of the functions of the wallet service. In this case, the wallet does not assume any responsibility, and the user agrees to bear any direct or indirect any expenditure or loss arising therefrom;
- (2) The user shall bear any direct or indirect losses and adverse consequences arising from the breach of the promise, and the wallet reserves the right to pursue the user's responsibility.

Article 21 The user voluntarily uses the wallet service. The wallet does not force, induce, deceive or influence the user through any unfair means in any way.

Chapter 4 Contents of Registering Wallet Services

Article 22 The wallet provides the following services to users who have completed registration:

- (1) Digital asset security management services;
- (2) Various types of information on digital assets;
- (3) Digital asset exchange services;
- (iv) Providing customer service;
- (5) Technology and management services to ensure the normal operation of the wallet:
- (6) Other services publicized by the wallet.

Article 23 The digital asset security management services referred to in Article 22 of this Agreement shall include the following contents:

- (I) Import account: The digital asset supported by the Baer Chain Wallet, the user can use Baer Chain Wallet to generate a new wallet or import a compatible wallet generated by other wallet tools of the system of the relevant blockchain.
- (2) Transfer and collection: The transfer and collection function of the user Baer Chain Wallet can be managed by digital tokens, that is, the private key is used for electronic signature, and the ledger of the relevant blockchain is modified. Transfer means that the payer uses the payee's ENS domain name or blockchain address for the transfer operation, which involves a valid record of the transaction in the distributed ledger of the relevant blockchain system (rather than on Baer Chain Wallet) Actual delivery or transfer of digital tokens).
- (3) Market View: Users can use Baer Chain Wallet to view digital token information provided by third parties.
- (4) Manage digital tokens: Users can import, store or remove other digital asset wallets from the default wallet from the Baer Chain Wallet operator interface.
- (V) Redemption: Users can use the digital asset exchange service provided by a third party. Baer Chain Wallet is used as an interface tool to help users interact with third-party service providers and display the corresponding results of digital asset exchange.

- (vi) Transaction records: The wallet will obtain and display all or part of the user's transaction records from the chain, but the user should take the latest transaction record of the blockchain.
- (7) Suspension of service: Based on the "irrevocable" attribute of the blockchain transaction, the wallet cannot withdraw or cancel the transaction operation for the user, but under certain circumstances, the wallet can suspend or restrict the operation of a user on the wallet.

Article 24 The user agrees and understands when receiving the services specified in Article 22 of this Agreement:

- (1) Adhering to the decentralization of the blockchain, and in order to protect the safety of digital tokens, the wallet provides services different from banking financial institutions. The user understands and accepts that the wallet does not assume the following responsibilities:
- (1) Store the user's wallet password (that is, the password set when the user creates/imports the wallet), private key, mnemonic or keystore;
- (2) Retrieve the user's wallet password, private key, mnemonic or keystore;
- (3) Freezing the wallet;
- (4) Lost the wallet;
- (5) Restore the wallet; or
- (6) The transaction is rolled back.
- (2) The user shall be responsible for the custody of mobile devices containing currency wallets, backup Baer Chain Wallet information, backup wallet passwords, mnemonics, private keys and Keystore. If the user loses the mobile device, deletes and does not back up the Baer Chain Wallet information, deletes and does not back up the wallet, the wallet is stolen or forgotten the wallet password, private key, mnemonic or Keystore, the wallet cannot restore the wallet or retrieve the wallet password, private key, mnemonic or Keystore; if the user makes a mistake in the exchange transaction (such as the wrong transfer address, the wrong exchange amount), the wallet cannot cancel the transaction, and the wallet should not bear any responsibility for this.
- (3) The digital token management service that the wallet can provide does not include all existing digital assets. Do not operate any digital assets that are not supported by the wallet through the wallet.
- (d) The essence of the redemption function provided by the wallet is the digital token exchange performed by the user on the blockchain system using a third-party smart contract. For services provided by third-party smart contracts, the wallet only provides users with tools for the use of third-party smart contracts, and does not provide any guarantee for the functionality or quality of service of third-party smart contracts. Before accepting the service or conducting a transaction on the third party smart contract, the user shall judge and evaluate whether the service or transaction provided by the third party smart contract is at risk. Users should carefully read and agree to the constantly updated user agreement of the relevant Smart Contract before trading.

- (5) The user understands and agrees to follow the information prompts issued by the wallet and operates according to the contents of the information. Otherwise, all risks, liabilities, losses, expenses, etc. caused by the user shall be borne by the user.
- (6) The user should be active when the wallet reasonably believes that the user's trading behavior or transaction is abnormal, or that the user's identity information is suspect, or if the wallet believes that the user should be required to submit and verify the user's identity document or other necessary documents. Check the valid ID card or other necessary documents with the wallet and complete the relevant authentication in time. The user understands and accepts that the wallet can restrict, suspend or terminate the user's use of the wallet until the user provides information that satisfies the wallet requirements.

Transfer

- (1) The user knows the daily transfer limit and the number of pens available to the user in the wallet service, which may be due to the country/region where the user uses the transfer service, regulatory requirements, transfer purpose, wallet risk control, identity verification, etc.
- (2) The user understands the "irrevocable" attribute based on the blockchain operation. When the user uses the transfer function, the user should bear the consequences caused by the user's operation error (including but not limited to the user's wrong transfer address, the user itself). Select the problem with the transfer node server).
- (3) The user is aware that when using the wallet service, the following circumstances may result in the transfer function being unavailable, the transfer "transaction failed" or "package timeout":
- a) insufficient wallet balance;
- b) insufficient trade union fees (Cookies);
- c) the blockchain execution of the smart contract code failed;
- d) the amount of payment that exceeds the regulatory authority, wallet or legal regulations;
- e) technical failures such as networks and equipment;
- f) The blockchain network is congested, faults, etc., causing the transaction to be abandoned;
- g) The user's address or counterparty address is identified as a special address, such as a high-risk address.
- (4) The user knows that the wallet only provides the user with the transfer tool. After the user completes the transfer using the wallet, the Baer Chain team completes all the obligations of the current service, and the Baer Chain team does not assume any responsibility for other related disputes.
- (viii) The user is aware that the daily limit for redemption is currently limited by third party smart contracts. The wallet may also limit the amount of the user's daily

redemption from time to time.

(9) The user is aware that the user should follow the relevant laws and regulations and national policies when conducting the operation of the wallet or using the smart contract of the third party of the wallet.

Article 25 In addition to the services listed under Article 22 of this Agreement and the technical services disclosed in the wallet, the wallet may not provide the user with any investment, legal, tax or other professional advice on the digital asset transaction, and the wallet Any information, discussion, analysis, price, etc. provided is a general comment and does not constitute a recommendation for any digital asset transaction to the user. If the user needs professional advice, the user should consult with relevant professionals about investment, legal, tax or other professional advice related to digital currency transactions. The Wallet does not assume any direct or indirect losses (including any loss of profits) resulting from the user's reliance on the above general comments.

Article 26 The services provided by the wallet shall not be construed as or used to make an offer to any user in a country or territory where the services provided by the wallet are illegal.

Article 27 The wallet has the right to modify, suspend or permanently stop part or all of the services of the wallet open to the user for the following reasons:

- (1) According to the requirements of laws, regulations, rules, orders, etc. of the sovereign state or region to which the user belongs;
- (2) The wallet is for the legitimate benefit of protecting the wallet or the interests of the customer;
- (3) Other reasonable reasons.

Article 28 If a wallet modifies, suspends or permanently stops part or all of the services of the wallet opened to the user based on Article 27 of this Agreement, the effective date shall be subject to the wallet announcement.

Chapter V Account Security and Management

Article 29 The user understands and agrees that it is the responsibility of the user to ensure that the user sets the password and the confidentiality of the password. The user will be fully responsible for all actions and statements made using the user account and password and agree to the following:

- (1) The user should create a password according to the relevant rules of the wallet and the relevant prompts of the wallet, and should avoid selecting words or dates that are too obvious, such as the user's name, nickname or birthday;
- (2) When the user creates a password, it should meet the four requirements listed in the wallet. When a certain requirement is met, the screen will prompt, and only when all four requirements are met, the password input can be completed;
- (3) After the password is entered, the user needs to enter the password for verification for the second time. When the two passwords are inconsistent, the wallet will pop up a message prompt;

- (4) Only after the two passwords are entered, the wallet will pop up a message prompting that the password is successfully created;
- (5) The user does not disclose the password to anyone else, nor can he use any other person's password. The wallet does not assume any responsibility for the user's account being illegally used by a hacker, a virus, or a user's custody of negligence;
- (6) The user is prohibited from giving, lending, renting, transferring or otherwise disposing of the created wallet to a third party without the consent of the wallet;
- (7) The user confirms that all actions in the wallet after the password is imported represent the user himself. The electronic information record generated by the user operation is a valid credential of the user's behavior, and the user himself assumes all the responsibility arising therefrom;
- (8) After the wallet notifies the user of the security risks that may be foreseen, take measures to ensure password security;
- (9) If the password of another person is fraudulently used, the wallet and its legally authorized subject reserve the right to pursue the joint liability of the actual user.

Article 30 If a user discovers that a third party has fraudulently used or stolen the user's password, or any other circumstances that are not legally authorized, he shall immediately notify the wallet in an effective manner and request the wallet to suspend the relevant service. Otherwise, all the liabilities arising therefrom shall be The user bears it. At the same time, the user understands that the user takes a reasonable period of time to take action on the user's request. Prior to this, the wallet is not responsible for the loss caused by the third party using the service.

Article 31 The user shall be responsible for the safekeeping of information such as mobile devices, wallet passwords, private keys, mnemonics and Keystore. The Baer Chain team is not responsible for keeping the above information for the user. All risks, liabilities, losses and expenses caused by the user's loss of mobile devices, active or passive disclosure, forgotten wallet passwords, private keys, mnemonics, Keystore or other people's attacks, frauds, etc. shall be borne by the user.

Article 32 The wallet has the right to suspend, suspend or terminate the provision of all or part of the services under this Agreement (including fees) to the user without notice, in the event that it believes that the security of the transaction may be safe, etc., based on a single independent judgment. Service) and without any liability to the user or any third party. The foregoing scenarios include:

- (i) User death;
- (2) When the wallet discovers the digital assets of the wallet or has doubts or illegalities;
- (3) The situation in which the wallet considers that the user is suspected of money laundering, cashing, pyramid scheme, fraudulent use or other wallet considered risky;
- (4) The user steals other people's wallet information or mobile devices;
- (v) providing false information when providing information to the wallet;
- (6) Rejecting the mandatory update operation of the wallet;

- (7) Spreading rumors and damaging the goodwill of the wallet;
- (8) The wallet finds that the user uses illegal or improper technical means to conduct acts that endanger the security of digital asset management;
- (9) The wallet considers that the user has violated the various rules and spirits stipulated in this Agreement;
- (10) The user created the wallet has not been logged in or actually used for one year and the digital assets are zero;
- (11) Other circumstances in which the user violates this agreement.

Article 33 The user agrees that if the user account has not completed the identity authentication and has not logged in for one year, the wallet has the right to terminate the provision of the user account service without prior notice, and may immediately suspend, close or delete the user account and the user. All relevant information and files in the account.

Article 34 The user agrees that the suspension, interruption or termination of the user account does not represent the termination of the user's responsibility, and the user shall still be liable for possible breach of contract or damages during the use of the wallet service, and the wallet may still retain the relevant information of the user.

Chapter VI User's Guarantee and Commitment

Article 35 The user undertakes not to use the wallet service for any illegal purpose or in any illegal way, and promises to abide by the relevant laws and regulations of the country where he is located and all international practices using the Internet, and abide by all network agreements related to the wallet service, rules and procedures.

Article 36 The user agrees and guarantees that the wallet service shall not be used to engage in acts that infringe the rights and interests of others or violate the law. If there is a violation, all legal liabilities shall be borne. The above actions include:

- (1) fraudulent use of the wallet service in the name of others;
- (2) engaging in any illegal transactions, such as the sale of firearms, drugs, drugs, pirated software or other prohibited items;
- (3) providing gambling information or inducing others to participate in gambling in any way;
- (4) suspected of money laundering, cashing or pyramid schemes;
- (5) engaging in any act that may use or disseminate computer viruses or may infringe the wallet service system and materials;
- (6) using the wallet service system to conduct actions that may adversely affect the normal operation of the Internet or the mobile network;
- (7) Malicious interference with digital asset transactions is normal, destroying the order of digital asset transactions;

- (8) using any technical means or other means to interfere with the normal operation of the wallet or interfere with the use of the wallet service by other users;
- (9) maliciously destroying the goodwill of the wallet by fictitious or exaggerating facts;
- (10) Other wallets have acts that are justified by improper reasons.

Article 37 The wallet retains the right to delete all kinds of information in the wallet that does not comply with the legal policy or is untrue or inappropriate, without the need to notify the user, and does not bear any responsibility. If the user fails to comply with the above provisions, the wallet has the right to make independent judgments and take measures such as suspending or closing the user account without any liability.

Article 38 The User agrees that any third party may be caused by a User's breach of this Agreement, or by a document incorporated by reference and becoming part of this Agreement, or by the use of the Wallet Service in violation of any law or third party's rights. Any compensation application or request (including attorney's fees) made or initiated, the user will fully compensate and make the wallet and its related parties, partners, directors and employees harmless.

Article 39 The user promises that the information uploaded or published by the wallet is true and valid, and any information submitted to the wallet is true, valid, complete, detailed and accurate. If the wallet or other consumers of the wallet are lost due to violation of the above commitments, the user will bear the corresponding responsibility.

Article 40 The user understands and agrees that the wallet provides services to eligible users. The wallet does not assume any responsibility for the digital asset investment or trading behavior on the wallet. The wallet cannot and is not obligated to ensure the successful investment of the user. The loss caused by the user due to investment or transaction of digital assets is borne by the user, and the wallet is not responsible.

Article 41 The user agrees to all activities (including information disclosure, posting information, clicking and agreeing to various agreements, uploading and submitting various documents, clicking to agree to renew various agreements or clicking to agree to digital currency transactions, etc.) assume responsibility, and if in the course of the above activities, the wallet does not assume any responsibility if the user fails to comply with the operating instructions in the terms of this agreement or the trading rules published by the wallet.

Article 42 The user agrees that the wallet has the right to place various commercial advertisements or any other type of commercial information (including advertisements on any page of the wallet) in various ways during the provision of the wallet service, and the user agrees Accept wallets to send commercial promotions or other relevant business information to users via email or other means.

Article 43 The user agrees that if the user has a dispute with the project party or other third parties due to the digital asset transaction, the wallet may not be required to provide relevant materials through judicial or administrative means.

Chapter VII Service Interruption or Failure

Article 44 The user agrees that, based on the particularity of the Internet, the wallet does not guarantee that the service will not be interrupted, nor does it guarantee the

timeliness and/or security of the service. The wallet is not responsible for users or third parties when the system is not functioning properly and the user is unable to use any wallet services or use any wallet services. The foregoing conditions include:

- (1) The wallet system is shut down during maintenance.
- (2) The telecommunication equipment fails to transmit data.
- (3) Wallet service interruption or delay due to hacker attacks, technical adjustments or failures of network providers, problems with website upgrades, etc.
- (4) Due to force majeure such as typhoon, earthquake, tsunami, flood, power outage, war, terrorist attack, etc., the wallet system is not able to perform business.

Chapter VIII Responsibility Scope and Limitations

Article 45 The wallet does not provide any form of guarantee for any wallet service, including the following:

- (1) The wallet service will meet the needs of users.
- (2) The wallet service will be uninterrupted, provided in a timely manner or free of errors.
- (3) Any products, services, information or other materials purchased or obtained by the user through the wallet service will meet the expectations of the user.
- (4) All information, programs, texts, data, etc. contained in the wallet are completely safe and free from any malicious programs such as viruses and Trojans.
- (5) All transaction result calculations are verified by the wallet, and the corresponding calculation method will be publicized on the wallet, but the wallet cannot guarantee that the calculation has no error or interference.

Article 46 The User acknowledges and agrees that under any circumstances, the Wallet will not be liable for any of the following:

- (1) Loss of income of the user;
- (2) The user's trading profit or contract loss;
- (3) losses caused by interruption, suspension or termination of service;
- (iv) Expected savings in transaction costs;
- (5) Losses caused by information transmission problems;
- (vi) Loss of investment or trading opportunities;
- (vii) loss of goodwill or reputation;
- (8) Loss caused by loss or damage of data;
- (ix) the cost of purchasing alternative products or services;

- (10) Any indirect, special or incidental loss caused by infringement (including intentionality and negligence), default, or any other reason, whether or not such loss is reasonably foreseeable by the wallet, and whether the wallet has been previously Inform the possibility of such loss;
- (11) The digital token of the user is lost due to the user losing the mobile device, deleting and not backing up the Baer Chain Wallet information, forgetting and not backing up the wallet password, private key, mnemonic, Keystore;
- (12) The user may divulge the wallet password, private key, mnemonic, Keystore, or borrow, transfer or authorize others to use their mobile device or Baer Chain Wallet, or download the wallet application through the official channels of the Baer Chain team or other Unsafe way to use the wallet application to cause loss of digital tokens for users:
- (13) Loss of digital tokens caused by incorrect operation of the user (including but not limited to the user entering the wrong transfer address and the user's own choice of transferring the node server);
- (14) The digital token of the user is lost due to misoperation of the user without understanding the knowledge of the blockchain technology;
- (15) Due to system lag, blockchain instability, etc., the transaction records of wallet copy users on the blockchain are deviated.

Article 47 The user understands and agrees that the wallet has the right to refuse to compensate the user for all or part of the loss in any of the following circumstances:

- (a) The wallet has reasonable grounds to believe that the user's behavior in the wallet is suspected of illegal or unethical behavior.
- (2) The user mistakenly believes that the loss is caused by the wallet;
- (3) Any other loss not caused by the wallet.

Article 48 The quality and content of the services provided by the cooperation unit of the wallet service shall be the responsibility of the cooperation unit. The content of the wallet may involve other websites owned (owned, controlled or operated) by third parties (hereinafter referred to as "third party websites"). The wallet cannot guarantee or be obligated to guarantee the authenticity and validity of any information on the third party website. The user acknowledges that the third party website is used in accordance with the service agreement of the third party website, and not in accordance with this agreement. The content, products, advertisements and any other information of third-party websites are at the discretion of the user and are not risky. Users downloading or obtaining any information through the use of the wallet service shall be considered by the user at their own risk and any damage caused by the download of the data shall be borne by the user.

Article 49 The advice or information obtained by the user from the wallet and wallet staff or through the wallet service, whether written or verbally, does not constitute any guarantee for the wallet service.

Article 50 The wallet does not guarantee the accuracy, validity, security and integrity of the external links set up to provide convenience to the user, and at the same time,

for the content on any webpage that the external links point to that are not actually controlled by the wallet, The wallet does not assume any responsibility.

Article 51 Where the law permits, the wallet is for all information and content related to or caused by this agreement, or due to the use of the wallet, or because it contains or otherwise provides the user through the wallet., indirect, punitive, special, derivative losses (including business loss, loss of revenue, loss of profits, use of data, or other economic benefits) arising from, materials, products (including software) and services, or purchases and use of the products. Loss), regardless of how it is generated, or whether it is caused by a breach of contract (including a breach of warranty) or by infringement of this Agreement, is not liable, even if it has been informed of the possibility of such loss. In addition, even if the exclusive remedies provided in this agreement do not meet its basic purpose, the responsibility of the wallet for the above losses should be excluded.

Article 52 Except as otherwise provided in this Agreement, in any case, the total liability of the wallet for breach of contract in this Agreement shall not exceed the market value of 0.1 Ethereum.

Article 53 Unless otherwise stipulated in this Agreement, in any case, the user shall compensate the wallet for all direct and/or indirect damages caused by the user's violation of this agreement or the laws and regulations of the country in which it is located. Losses (including litigation costs, etc.).

Article 54 Both the wallet and the user acknowledge that the common law remedy for breach of contract or possible breach of contract may not be sufficient to compensate for all or part of the loss suffered by the observant party. Therefore, both parties agree that one party to the agreement has the right to default or possibly on the other party to the agreement. Seek injunctive relief in case of default and all other remedies permitted by common law or equity.

Article 55 The guarantees and promises made by the wallet in this Agreement are the only guarantees and representations of the wallet in respect of its services under this Agreement (hereinafter referred to as the "Agreement Guarantee"), replacing the guarantees and commitments arising from any other means and methods. (hereinafter referred to as "non-contractual guarantees"), whether or not the non-guarantee warranties are made in writing or orally, expressly or implicitly. All agreement guarantees are made only by the wallet and are binding on the wallet itself and its effectiveness cannot bind any third party.

Article 56 The User shall be aware of and agree that the Wallet shall not waive any right not limited to this Agreement, which shall limit, waive or offset the liability of the Wallet for the full extent of the law.

Chapter IX Risk Warning

Article 57 The trading of digital assets is extremely risky and is not suitable for the majority of people investing. The user is aware of and understands that this investment may result in partial or total loss, so the user should determine the amount of his investment or transaction in terms of the extent of the loss. Users should carefully evaluate their financial situation and risks and make any decision on digital asset investment or trading. The user shall bear all losses resulting from the decision and the wallet shall not be liable for the user's investment or trading decision.

Article 58 The wallet does not provide any warranty or condition, express, implied or statutory, to any user and/or any transaction. The wallet cannot and does not attempt to control the information published by the user or the project party. The wallet does not undertake any form of certification or authentication service for such information. The wallet cannot fully guarantee the authenticity, adequacy, reliability, accuracy, completeness and validity of the contents of the wallet, and does not bear any legal liability arising therefrom. The user shall rely on the independent judgment of the user to conduct the transaction, and the user shall bear full responsibility for the judgment made by the user.

Article 59 In view of the risks arising from the investment or trading of digital assets, if the user has any doubt about the investment or transaction, he should seek the assistance of professional consultants before the transaction or investment.

Article 60 The wallet does not make any express or implied warranties for the use of the wallet service by the user, including but not limited to the suitability of the service provided by the wallet, no errors or omissions, continuity, accuracy, reliability, and suitability for a particular purpose. . At the same time, we do not make any commitment or guarantee for the validity, accuracy, correctness, reliability, quality, stability, completeness and timeliness of the technology and information involved in the services provided by the wallet.

Article 61 Whether the service provided by the wallet or using the wallet is the personal decision of the user and bears the risk and possible losses. The wallet does not make any express or implied guarantee for the market, value and price of digital assets. Users know and understand the instability of the digital asset market. The price and value of digital assets will fluctuate or collapse at any time. The digital assets are users. Individuals are free to choose and make decisions and bear the risks and possible losses.

Article 62 above does not reveal the full risks of users trading through wallets and the entire situation of the market. Before making a trading decision, the user should fully understand the relevant digital assets, make careful decisions according to their trading objectives, risk tolerance and asset status, and bear all risks at their own risk.

Article 63 The market view function provided by the wallet only captures the search results of the digital token exchange rate information of some exchanges, and does not indicate the latest market or best offer.

Article 64 When using the wallet service, if the user or the user's opposite party fails to comply with the operation instructions or rules in this agreement or related website description, transaction, payment page, the wallet does not guarantee that the transaction will be completed smoothly, and the wallet is not Responsibility for damages. If the foregoing situation occurs and the payment has been credited to the Baer Chain Wallet or third party wallet of the user or the user's counterparty, the user understands the "irreversible" attribute of the blockchain operation, and the related transaction has the characteristics of "irrevocable" by the user. And the opposite party of the user bears the corresponding risk consequences.

Article 65 The user understands and knows that the redemption transaction takes place, is carried out and completed on the third party smart contract. The wallet serves only as an interface tool to help users interact with third-party smart contracts and display the corresponding results of the completed transaction.

Article 66 When a user uses the third-party smart contract service integrated by the wallet, the user should carefully read the user agreement, privacy policy and other related documents and information of the third-party smart contract, understand the transaction object and product information, and carefully evaluate it. The risk is then traded on the third party smart contract. The user understands that the transaction and the binding contractual relationship are established between the user and the opposite party of the user, regardless of the wallet. The wallet is not responsible for all risks, liabilities, losses and expenses caused by the user's trading behavior.

Article 67 In the process of transfer, if there is a similar information such as "transaction failure" or "package timeout", the user should re-confirm through the relevant blockchain official route or other blockchain query tools. Avoid repeated transfers; otherwise, all losses and expenses caused by this shall be borne by the user.

Article 68: The user understands that after the user creates or imports the wallet on the wallet, the user's keystore, private key, mnemonic and other information are only stored in the current mobile device, and are not stored in the wallet or wallet server. The user can replace the mobile device by means of a synchronous wallet or the like according to the operation guide provided by the wallet. However, if the user does not save or back up the wallet password, private key, mnemonic, keystore and other information and the user's mobile device is lost, the user's digital token will be lost, and the Baer Chain team cannot retrieve it for the user. If the user leaks the information when exporting, saving or backing up the wallet password, private key, mnemonic, keystore, etc., or the device or server that saves or backs up the above information is hacked or controlled, the user's digital token will So lost, the Baer Chain team could not retrieve it for the user. Any and all losses arising from the foregoing shall be borne by the user.

Article 69 The user shall make a safe backup of the wallet password, private key, mnemonic and keystore of the user's wallet when creating or importing the wallet. Users are prohibited from adopting the following electronic backup methods: screenshots, emails, notepad applications in mobile phones, SMS, WeChat, etc. Users should copy mnemonics and keystore information on paper notebooks.

Article 70 Users should use the wallet in a secure network environment to ensure that the user's mobile device is not jailbroken or root to avoid potential security risks.

Article 71 In any case, the responsibility for the provision of related services by a third party in the course of the user's use of the wallet service shall be borne by the third party, and the wallet shall not bear such responsibility.

Article 72 Any loss or liability caused by the user's own reasons shall be the responsibility of the user and the wallet shall not be liable. The situation in which the wallet is not responsible for:

- (i) any loss or liability resulting from the user's failure to operate in accordance with this Agreement or any rules published by the Wallet from time to time;
- (2) Any loss or liability caused by the user's instructions to the wallet being unclear, or ambiguous, incomplete, etc.;
- (iii) Any loss or liability resulting from insufficient balance of digital assets in the user's account;

(4) Any other loss or liability caused by the user.

Chapter X Service Fees and Other Expenses

Article 73 When a user uses the wallet service, the wallet charges the user the relevant wallet service fee. For details of the various wallet service fees, please refer to the charging instructions and charging standards listed on the wallet when the user uses the wallet service. The wallet reserves the right to unilaterally formulate and adjust the charging fee for the wallet service fee.

Article 74 When a user uses the redemption service, the redemption service provider will collect the handling fee and/or service fee from the user. The specific fee is subject to the amount charged by the partner. The wallet information prompt is for reference only.

Article 75 A "miner's fee" (cookie) shall be paid when using a wallet for transfer. The amount shall be determined by the user and collected by the relevant blockchain network. The user is aware that the user's transfer operation may fail under certain circumstances (including but not limited to the insufficient "miner's fees" paid by the user for the transfer during the transfer, or the associated blockchain network is unstable; in such cases Next, even if the user's transfer operation is not completed, the user will be charged a miner's fee (cookie) by the relevant blockchain network.

Article 76 All taxable expenses and other expenses incurred in the transaction of the wallet shall be paid by the user.

Chapter 11 Termination of the Agreement

Article 77 The user has the right to apply for the cancellation of the wallet purse from the wallet at any time, and the agreement is terminated from the day when the wallet approves the user to cancel the wallet.

Article 78 If the account is cancelled in accordance with Articles 32 and 33 of this Agreement, the agreement shall be terminated from the date when the wallet cancels the user account.

Article 79 If a user dies or is declared dead, his rights and obligations under this Agreement shall be borne by his successor. If the user loses all or part of his or her civil rights or civil capacity, the wallet or its authorized entity has the right to dispose of the money associated with the user's account in accordance with an effective legal instrument (including an effective court decision, etc.) or its legal guardian's instructions. If the successor or legal guardian decides to continue to perform this agreement, the agreement is still valid; otherwise, the heir or legal guardian needs to apply for cancellation of the account to the wallet in accordance with this agreement, and the agreement is terminated from the date the wallet approves the user to cancel the account.

Article 80 The wallet has the right to terminate all services of the wallet in accordance with the terms of this agreement. This agreement is terminated on the day when the entire service of the wallet is terminated, and the clearing process is operated according to the specific provisions of the wallet announcement.

Article 81 After the termination of this Agreement, the User shall not be entitled to require the Wallet to continue to provide any services or perform any other obligations, including but not limited to requiring the Wallet to retain or disclose to

the User any information in its original Website Account. The user or a third party forwards any information that it has not read or sent, and so on.

Article 82 The termination of this Agreement shall not affect the breach of contract by the defaulting party in the direction of the breach of contract by the defaulting party, and shall not affect the performance of the contractual obligations after the provisions of this agreement.

Chapter 12 Protection and Authorization of Personal Information

Article 83 The personal information in Chapter 12 of this Agreement shall include the following information:

(1) When the user registers the wallet account or uses the account, the personal registration information provided by the user according to the requirements of the wallet, including but not limited to the phone number, the mailbox information, the identity document information; (2) when the user uses the wallet, or accesses the wallet The value of the server on the user's browser automatically received and recorded by the wallet, including but not limited to data such as the IP address and the webpage record requested by the user; (3) relevant data collected by the user in the wallet for the transaction, including However, it is not limited to transaction records; (4) Other personal information obtained by the wallet through legal channels.

Article 84: Without the user's additional consent, the user's successful registration in the wallet means that the user agrees to the wallet to collect and use or disclose his personal information, and the user understands and agrees to customize the wallet service for the user and resolve the dispute. It also helps to ensure that the wallet is considered for secure transactions. The wallet can use the collected personal information of the user for the following purposes:

(1) Providing wallet services to users; (2) Reporting to relevant departments based on the requirements of relevant authorities of sovereign countries or regions; (3) When users use wallet services, wallets use user information for identity verification and customer service., security, fraud monitoring, marketing, archiving and backup purposes, or cooperation with third parties to promote the legitimate use of the website, to ensure the security of the products and services provided by the wallet to the user; (4) to help the wallet design new products and services, Information collection and organization for improving the purpose of the wallet's existing services; (5) In order to let users know the specifics of the wallet service, the user agrees to send a marketing campaign notice, commercial electronic information and provide user-related advertisements instead of the wallet. (6) The wallet transfers or discloses the user's information to any unrelated third party for the purpose of completing the merger, division, acquisition or asset transfer; (7) Software certification or management software upgrade; (8) Inviting users Participate in surveys on wallet services; (9) for use with government agencies, public affairs agencies, Cooperation will wait for data analysis; (x) to resolve the dispute or to mediate disputes; (xi) all other lawful purposes and used for other purposes by authorized users.

Article 85 The wallet automatically tracks certain information about the user according to the behavior of the user on the wallet. Without revealing the user's private information, the wallet has the right to analyze the entire user database and make commercial use of the user database.

Article 86 The user agrees that the wallet may use the relevant data collection device on certain web pages of the wallet.

Article 87 The wallet protects the user's data in accordance with relevant laws and regulations. The user will not maliciously sell or share the information to the third party due to the performance of the information provided by the user to the wallet, except in the following cases:

(1) Suppliers who provide independent services and only require necessary information related to the service; (2) Government departments or other institutions that have the right to legally access information and access information from legal channels; (3) Affiliates of wallets; d) A third party who is authorized by the wallet user or the wallet user's authorized representative.

Article 88 The user authorizes the wallet, except as otherwise provided by law, the information provided by the user to the wallet, the information generated by the wallet service (including the information provided and generated before the signing of this agreement) and the wallet are inquired according to the provisions of this article. The information collected is used by the wallet and its partners who are entrusted by the service to provide services, recommend products, conduct market research and analyze information data.

Article 89 The user authorizes the wallet, except for the provisions of the law, based on the purpose of providing users with better services and products, providing, inquiring and collecting user information to the partners who need to cooperate with the wallet.

Article 90 In order to ensure the security of user information, the wallet and its partners have the obligation to keep confidential the above information, and take various measures to ensure information security.

Article 91 The provisions of Chapter 12 of this Agreement shall become effective upon the signing of this Agreement and shall have independent legal effects and shall not be affected by the establishment of the contract or the change of its validity status.

Chapter XIII Protection of Intellectual Property Rights

Article 92 All contents on the wallet, including books, pictures, files, information, materials, wallet structure, wallet layout, wallet design, text and graphics, software compilation, related source code and software, etc. are all by wallet or other The right holder has its intellectual property rights according to law, including trademark rights, patent rights, copyrights, trade secrets, etc.

Article 93 No person shall use, modify, copy, publicly transmit, alter, distribute, distribute or publicly publish a wallet program or content without the written consent of the wallet or other rights holders.

Article 94 The user is not allowed to download (except the page cache) or modify the wallet or any part thereof without the express written consent of the wallet. Users may not resell or use the wallet or its contents; may not collect and use the product catalog, description and price; may not exploit the wallet or its contents; do not download or copy account information or use any of the other commercial interests. Data collection, Robots or similar data collection and extraction tools. It is strictly forbidden to systematically obtain the contents of the wallet without the written

permission of the wallet to directly or indirectly create or edit an anthology, assembly, database or personal address (whether or not through Robots, Spiders, automated instruments or manual operations). In addition, it is strictly forbidden to use the contents and materials on the wallet for any purpose not expressly permitted by these conditions of use.

Article 95 The wallet website or any part thereof may not be copied, copied, sold, resold, accessed, or otherwise used for any commercial purpose without the express written consent of the wallet. Users may not use any skill to use the trademark, logo or other proprietary information (including images, text, web design or form) of the wallet or its affiliates as their own, without the express written consent of the wallet. Users may not use the wallet or its associated team, project name and trademark in Meta Tags or any other "hidden text" without the express written consent of the wallet. Any unauthorized use will terminate the permission or permission granted by the wallet.

Article 96. Any service provided by a user to a wallet or use a wallet is not considered to be a wallet to transfer any intellectual property rights to the user. Respect for intellectual property rights is the responsibility of the user. If there is a violation, the user should bear the legal responsibility for damages.

Chapter 14 General Terms

Article 97 This agreement is jointly signed by the user and the wallet and applies to all activities of the user in the wallet. The content of this agreement includes the terms of the agreement and the various rules that have been issued or may be issued in the future. All terms and conditions are an integral part of the agreement and have the same legal effect as the body of this agreement.

Article 98 If any provision of this Agreement is deemed unenforceable, invalid or illegal by any competent authority, it does not affect the validity of the remaining provisions of this Agreement.

Article 99 The rights and obligations stipulated in this Agreement also govern the transferee, heir, executor and administrator of the parties who have obtained the benefits from the rights and obligations. Users may not assign any rights or obligations under this Agreement to any third party without our consent, but the wallet may at any time transfer our rights and obligations under this Agreement to any third party and advance on the date of transfer. Give the user a notice for thirty (30) days.

Article 100 If any provision of this Agreement is wholly or partially invalid or unenforceable for any reason, it shall be considered to be distinguishable from this Agreement and may be as close as possible to the intention of the parties. The new effective terms that retain the economic purpose required by this Agreement are superseded and, in this case, the other terms of this Agreement remain fully valid and binding.

Article 101 Unless otherwise agreed in the other terms of this Agreement, nothing in this Agreement shall be deemed to create, imply, or otherwise treat the Wallet as the User's agent, trustee or otherwise. Representative.

Article 102 The failure of either party to this Agreement to exercise rights or seek remedies in connection with this Agreement for a single event does not affect the

Party's subsequent exercise of that right or seeking relief for that single event or after other events.

Article 103 The waiver of breach of contract, or the waiver of any provision of this Agreement, shall take effect only after the observant party or the non-seeking party has signed the written consent to waive. Any breach of contract exemption under this Agreement shall not be deemed or construed as an exemption by the Obliging Party from subsequent breach of contract or other breach of contract; any failure to exercise any right or relief shall not be construed in any way as a waiver of such right or relief.

Article 104 This Agreement is made pursuant to the laws of the State of California, United States of America, and its establishment, interpretation, content and enforcement shall be governed by the relevant laws of the State of California, United States of America; any arising from or in connection with this Agreement Claims or litigations should be interpreted and enforced by the laws of the State of California, United States of America.

Article 105 Unless otherwise agreed by other rules under this Agreement, the parties agree that the Singapore International Arbitration Commission shall arbitrate for any claim or action arising out of or in connection with this Agreement.

Article 106 This Agreement shall become effective when the user creates a wallet and shall be binding on both parties to the Agreement.

Article 107 The final interpretation of this agreement belongs to the wallet.