



# User Agreement

Coinka LTD (hereinafter referred to as "the company") is a company incorporated in Singapore in accordance with the relevant laws of Singapore. The company operates the website [www.coinka.com](http://www.coinka.com) (hereinafter referred to as "platform" or "this platform") based on this platform for users Provide digital asset transactions and related services. For the convenience of expressing this agreement, the company and the platform collectively use "we" or other first-person titles in this agreement. As long as the natural person or other subject who logs on the platform is the platform user, the convenience of the expression in this agreement, the following uses "you" or other second-person. For the convenience of expressing this agreement, we and you are collectively referred to as "the two parties" in this agreement, and we or you are simply referred to as the "party".

## **Important hint:**

We specifically remind you here:

1. The digital asset itself is not issued by any financial institution or company or this website;
2. The digital asset market is brand new, unconfirmed, and may not grow;
3. Digital assets are mainly used by speculators, retail and commercial markets are relatively seldom used. There are extremely high risks in digital asset transactions. They are non-stop transactions throughout the day, there are no restrictions on the rise and fall, and the price is easily affected by the market maker and global government policies. And large fluctuations;
4. Due to the formulation or modification of laws, regulations and regulatory documents of various countries, digital asset transactions may be suspended or prohibited at any time.

Digital asset trading has extremely high risks and is not suitable for most people. You understand and understand that this investment may cause some or all losses, so you should determine the amount of investment based on the degree of loss that you can afford. You understand and understand that digital assets will generate derivative risks, so if you have any questions, it is recommended to seek the assistance of a financial consultant first. In addition to the risks mentioned above, there are also unpredictable risks. You should carefully consider and use a clear judgment to evaluate your financial situation and the above risks and make any decision to buy or sell digital assets, and bear all the losses arising therefrom, and we do not assume any responsibility.

Thank you:

1. You understand that this platform is only used as a place for you to obtain digital asset information, find a trading party, negotiate and conduct transactions on digital asset transactions. And / or the

authenticity, legitimacy and validity of the information, and shall bear its own responsibilities and losses.

2. Any opinions, news, discussions, analysis, prices, recommendations and other information on this platform are general market comments and do not constitute investment advice. We are not liable for any loss arising directly or indirectly from relying on this information, including but not limited to any loss of profits.

3. The content of this platform is subject to change at any time without further notice. We have taken reasonable measures to ensure the accuracy of the information on the platform, but we cannot guarantee its accuracy, nor will we bear any responsibility for any information on this platform Loss caused directly or indirectly by delays or failures in binding the Internet, transmitting or receiving any notifications and information.

4. There are also risks associated with using Internet-based trading systems, including but not limited to software, hardware, and Internet link failures. Since we cannot control the reliability and availability of the Internet, we will not be held responsible for distortions, delays and link failures.

5. www.coinka.com is the company's only official external information disclosure platform;

6. Any service on this platform will not accept credit card payment;

7. It is forbidden to use this platform to engage in all illegal trading activities such as money laundering, smuggling, commercial bribery, etc. If such incidents are found, this site will take all available means, including but not limited to freezing accounts, notifying relevant authorities, etc. Take all the responsibilities arising therefrom and reserve the right to hold accountable the relevant persons.

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## 1. General

1.1 "User Agreement" (hereinafter referred to as "this agreement" or "these terms and conditions"), composed of the text, "Privacy Terms", "Know Your Customer and Anti-Money Laundering Policy" and this platform has been released or may be released in the future Various rules, declarations, instructions, etc. constitute.

1.2 Before you use the services provided by this platform, you should read this agreement carefully. If you do not understand or otherwise, please consult a professional lawyer. If you do not agree to this agreement and / or amend it at any time, please immediately stop using the services provided by this platform or no longer log in to this platform. Once you log in to this platform, use any services of this platform or any other similar behavior, you have understood and fully agreed with the contents of this agreement, including any modifications made by this platform to this agreement at any time.

1.3 You can become a member of this platform by successfully registering in accordance with the requirements of this platform and completing other relevant procedures (hereinafter referred to as "member"). Clicking the "Agree" button during the registration process means that you sign by electronic signature Reached an agreement with the company in the form of; or when you click any button marked "Agree" or a similar meaning or use the services provided by the platform in the way permitted by the platform during the use of the platform, you are completely Understand, agree and accept all the terms and conditions under this agreement. Without your written signature, this agreement will have no effect on your legal binding.

1.4 After you become a member of this platform, you will get a member account and corresponding password. The member account and password are kept by the member; the member shall be legally responsible for all activities and events carried out with your account.

1.5 Only members who become the platform can use the digital asset trading platform provided by the platform to conduct transactions and enjoy other services that are only available to members provided by the platform; other than members, you can only log in to the platform, browse the platform and other platforms The available services specified.

1.6 By registering and using any services and functions provided by this platform, you will be deemed to have read, understood and:

1.6.1 Accept all the terms and conditions of this agreement.

1.6.2 You confirm that you have reached the age of 16 or have the legal age to enter into contracts according to different applicable laws, and have sufficient ability to accept these terms, enter into transactions, and use this platform for digital asset transactions.

1.6.3 You guarantee that the digital assets belonging to you involved in the transaction are legally acquired and owned.

1.6.4 You agree that you assume full responsibility and any gain or loss for your own trading or non-trading activities.

1.6.5 You confirm that the information provided during registration is true and accurate.

1.6.6 You agree to abide by the provisions of any relevant laws, for tax purposes, including reporting any trading profits.

1.6.7 This agreement only restricts the rights and obligations relationship between you and us, and does not involve legal relationships and legal disputes between users of this platform and other platforms and you due to digital asset transactions.

## **2. Agreement revision**

We reserve the right to amend this agreement from time to time, make announcements on the website, and no longer notify you separately. The changed agreement will be marked with the time of change on the first page of this agreement, and will be automatically effective once announced on the platform. You should browse and pay attention to the update time and content of this agreement from time to time. If you do not agree to the relevant changes, you should immediately stop using the platform services; your continued use of the platform services means that you accept and agree to be bound by the revised agreement .

## **3. Registration**

### **3.1 Registration eligibility**

You confirm and promise that when you complete the registration process or actually use the services provided by this platform in other ways permitted by this platform, you should have the ability to sign this agreement and the services that should be used by this platform as required by applicable laws Of natural persons, legal persons or other organizations. Once you click the consent registration button, it means that you or your authorized agent has agreed to the agreement and the agent will register and use the platform services. If you do not have the aforementioned subject qualifications, you and your authorized agent shall bear all the consequences arising therefrom, and the company reserves the right to cancel or permanently freeze your account and hold you and your authorized agent accountable .

### **3.2 Purpose of registration**

You confirm and promise that your registration on this platform is not for the purpose of violating laws and regulations or disrupting the order of digital asset transactions on this website.

### 3.3 Registration process

3.3.1 You agree to provide valid e-mail address, mobile phone number and other information according to the requirements of the user registration page of this platform. You can use the e-mail address, mobile phone number you provide or confirm or other methods allowed by this platform as the login means to enter this platform. If necessary, in accordance with the relevant laws and regulations of different jurisdictions, you must provide your real name, identity documents and other laws and regulations and privacy provisions and anti-money laundering provisions of relevant information and constantly update registration information, in line with timely, detailed and accurate Claim. All originally typed information will be cited as registration information. You shall be responsible for the authenticity, completeness and accuracy of such information, and bear any direct or indirect losses and adverse consequences arising therefrom.

3.3.2 If the laws, regulations, rules and orders of your sovereign country or region have real-name requirements for mobile phone numbers, you agree to provide registered mobile phone numbers by real-name registration. Any direct or indirect losses and adverse consequences that come will be borne by you.

3.3.3 You are legal, complete and effective to provide the information required for registration and verified, and have the right to obtain the account and password of this platform. When you obtain the account and password of this platform, you are deemed to have registered successfully and you can log in on this platform.

3.3.4 You agree to receive emails and / or short messages sent by this platform related to the management and operation of this website.

## 4. Service

This platform only provides online trading platform services for you to conduct digital asset trading activities (including but not limited to digital asset trading and other services) through this platform. This platform does not participate in the purchase and sale of digital assets as a buyer or seller; Relevant services for depositing and withdrawing fiat currency from any country.

### 4.1 Service content

4.1.1 You have the right to browse the real-time market and transaction information of various digital asset products on this platform, the right to submit digital asset transaction instructions and complete digital asset transactions through this platform.

4.1.2 You have the right to view the information under the member account of this platform on this platform, and have the right to apply the functions provided by this platform for operation.

4.1.3 You have the right to participate in the activities organized by this platform in accordance with the rules of activities issued by this platform.

4.1.4 This platform promises to provide you with other services.

## 4.2. Service rules

You promise to abide by the following service rules of this platform:

4.2.1 You should abide by the provisions of laws, regulations, and policies, and ensure the legality of the source of all digital assets in the account. You must not engage in illegal or other activities that damage the rights and interests of the platform or third parties on the platform or use the services of the platform , Such as sending or receiving any information that violates the law, regulations, or infringes on the rights and interests of others, sending or receiving MLM materials or other harmful information or comments, using or forging the email header information of this platform without authorization from this platform.

4.2.2 You should abide by the laws and regulations and properly use and keep the security of your platform account and login password, fund password, mobile phone number bound to its registration, and mobile phone verification code received by the mobile phone. You are fully responsible for any operations and consequences of using its platform account and login password, fund password, mobile phone verification code. When you find that this website account, login password, or fund password, verification code is used by an unauthorized third party, or there are other account security issues, you should immediately and effectively notify the platform and request the platform to suspend the service of the platform account . This website has the right to take action on your request within a reasonable time, but this platform does not assume any responsibility for the consequences (including but not limited to any loss to you) that have occurred before taking action. You must not give away, borrow, rent, transfer or otherwise dispose of this website account to others without the consent of this platform.

4.2.3 You agree that you are responsible for all activities (including but not limited to information disclosure, information release, online click agreement or submission of various rules and agreements, online renewal agreements or purchase of services, etc.) under your account and password of this platform responsibility.

4.2.4 When you conduct digital asset transactions on this platform, you must not maliciously interfere with the normal conduct of digital asset transactions or disrupt the order of the transaction; you must not interfere with the normal operation of the platform or interfere with the use of the services of other users by any technical means or other means; The goodwill of this platform should not be maliciously slandered by fictional facts.

4.2.5 If you have disputes with other users due to online transactions, you must not ask the platform to provide relevant information through channels other than judicial or administrative.

4.2.6 In the process of using the services provided by this platform, all taxable taxes and all hardware, software, services and other expenses incurred by you shall be borne by you alone.

4.2.7 You should abide by this agreement and other service terms and operating rules issued and updated by the platform from time to time, and have the right to terminate the use of the services provided by the platform at any time.

### 4.3. Product Rules

#### 4.3.1 Coin trading product rules

You are committed to comply with the following transaction rules in the process of entering the platform for trading and conducting currency transactions with other users through this platform.

##### 4.3.1.1 View transaction information

When you browse the currency transaction information on this platform, you should carefully read all the content contained in the transaction information, including but not limited to the price, the commission amount, the handling fee, the direction of buying or selling, and you fully accept all the information contained in the transaction information. After the content, you can click the button to trade.

##### 4.3.1.2 Submit an order

After viewing the transaction information and confirming that it is correct, you can submit a transaction order. After you submit the transaction entrustment, you authorize the platform to represent you for the corresponding transaction matching, and the platform will automatically complete the matching transaction when there is a transaction that meets your entrusted price without prior notice to you.

4.3.1.3 You can check the corresponding transaction records in the transaction details of the management center to confirm your detailed transaction records.

4.3.1.4 Cancellation / modification of the commission, you have the right to cancel or modify the commission at any time before the commission has reached a transaction.

## V. Rights and obligations of this platform

5.1 If you do not have the registration qualifications stipulated in this agreement, the platform has the right to refuse you to register. For registered ones, the platform has the right to cancel your member account. The right to responsibility. At the same time, the platform reserves the right to decide whether to accept your registration under any other circumstances.

5.2 When the platform finds that the account user is not the initial registrant of the account, it has the right to suspend or terminate the use of the account.



5.3 If the platform reasonably suspects that the information you provide is wrong, untrue, invalid or incomplete through technical testing, manual sampling and other testing methods, it has the right to notify you to correct, update the information or suspend or terminate the provision of services on this website.

5.4 The platform reserves the right to correct any information displayed on the platform when there are obvious errors.

5.5 The platform reserves the right to modify, suspend or terminate the services of the platform at any time. The platform does not need to notify you in advance to exercise the right to modify or suspend the services; if the platform terminates one or more services of this website, the platform Effective on the date of the announcement of the termination.

5.6 The platform shall adopt the necessary technical means and management measures to ensure the normal operation of the platform, provide the necessary and reliable transaction environment and transaction services, and maintain the order of digital asset transactions.

5.7 If you have not used this platform member account and password to log in to this platform for one year in a row, this platform has the right to cancel your account on this platform. After the account is cancelled, the platform has the right to open the corresponding member name to other members for registration and use.

5.8 This platform guarantees the security of your digital assets through measures such as strengthening technical investment and enhancing security precautions. It is obliged to notify you in advance when there are foreseeable security risks in your account.

5.9 The platform has the right to delete all kinds of content information on the platform that does not comply with laws and regulations or the provisions of the platform at any time. The platform does not need to notify you in advance to exercise such rights.

5.10 The platform has the right to request you to provide more information or information according to the laws, regulations, rules, orders and other norms of your sovereign country or region, and take reasonable measures to meet the requirements of local regulations. You are obliged to cooperate; this platform has the right to suspend or permanently stop the opening of this website and some or all of its services to you in accordance with the laws, regulations, rules, orders and other specifications of your sovereign country or region.

## **6. Compensation**

6.1 In any case, our liability for your direct damage will not exceed the total cost of three (3) months incurred by you from using the services of this platform.

6.2 If you violate this agreement or other laws and regulations, you must compensate us with at least 2 million US dollars and bear all the costs incurred (including attorney fees, etc.), if you do not make up for the actual loss, you must make up.

## **7. The right to seek injunctive relief**

We and you both acknowledge that the common law remedies for breaches or possible breaches may not be sufficient to make up for all the losses we have suffered, so non-default parties have the right to seek injunctive relief and common law or equity in case of breaches or possible breaches All other remedies allowed by law.

## **8. Limitation of liability and exemption**

8.1 You understand and agree that under no circumstances will we be liable for the following matters:

8.1.1 Loss of income;

8.1.2 Trading profits or contract losses;

8.1.3 Business interruption

8.1.4 Loss of money expected to be saved;

8.1.5 loss of information;

8.1.6 Loss of opportunity, goodwill or reputation;

8.1.7 Damage or loss of data;

8.1.8 The cost of purchasing alternative products or services;

8.1.9 Any indirect, special or incidental loss or damage arising from infringement (including negligence), breach of contract or any other reason, regardless of whether such loss or damage can be reasonably foreseen for us; whether we are informed in advance There is a possibility of such loss or damage.

Articles 8.1.1 to 8.1.9 are independent of each other.

8.2 You understand and agree that we shall not be liable for any damages caused by any of the following circumstances:

8.2.1 We have reasonable grounds to believe that your specific transaction may be materially illegal or breach of contract.

8.2.2 We have reasonable reasons to believe that your behavior on this platform is suspected of being illegal or improper.

8.2.3 Expenses and losses arising from the purchase or acquisition of any data, information, or transactions through this platform service or other substitutions.

8.2.4 Your misunderstanding of the services of this platform.

8.2.5 Any other losses related to the services provided by this platform that are not caused by our reasons.

8.3 We are responsible for maintenance of information network equipment, information network connection failure, computer, communication or other system failures, power failures, weather reasons, accidents, strikes, labor disputes, riots, uprisings, riots, insufficient productivity or production materials, and fires. , Floods, storms, explosions, wars, bank or other partner reasons, the collapse of the digital asset market, government actions,

We are not liable for any inability or delay in service caused by orders of judicial or administrative agencies, other actions that are not within our control or our inability to control or third-party reasons, and losses caused to you.

8.4 We cannot guarantee that all information, programs, and texts contained on this platform are completely safe from interference and destruction by any malicious programs such as viruses, Trojans, etc., so you log in, use any services of this platform or download and use any programs downloaded from it , Information, data, etc. are your personal decisions and bear your own risks and possible losses.

8.5 We do not make any guarantees and promises for any information, products and services of any third-party websites linked to this platform and any other forms of content that do not belong to our main body. If you use any services and information provided by third-party websites And products are your personal decisions and bear all responsibilities arising therefrom.

8.6 We do not make any express or implied guarantees for your use of the platform services, including but not limited to the suitability of the services provided by the platform, no errors or omissions, continuity, accuracy, reliability, and suitability for a specific purpose. At the same time, we do not make any commitment and guarantee for the validity, accuracy, correctness, reliability, quality, stability, completeness and timeliness of the technology and information involved in the services provided by this platform. Whether to log in or use the services provided by this platform is your personal decision and bear your own risks and possible losses. We do not make any express or implied guarantees about the market, value and price of digital assets,

You understand and understand that the digital asset market is unstable, and prices and values will fluctuate or collapse at any time. Trading digital assets is your personal free choice and decision and you bear your own risks and possible losses.

8.7 Our guarantees and commitments stipulated in this agreement are our only guarantees and statements regarding the services provided by this agreement and this platform, and supersede any other means and guarantees, whether written or oral, Express or implied. All these guarantees and statements only represent our own commitments and guarantees, and do not guarantee any third party to comply with the guarantees and commitments in this agreement.

8.8 We do not waive any rights not mentioned in this agreement to limit, exempt or offset our liability for damages to the maximum extent applicable by law.

8.9 After you register, you acknowledge that we will perform any operation in accordance with the rules stipulated in this agreement, and any risks arising will be borne by you.

## **9. Termination of the agreement**

9.1 This platform has the right to cancel your account of this platform in accordance with the agreement, and this agreement is terminated on the date of account cancellation.

9.2 This platform has the right to terminate all services of this platform in accordance with the agreement, and this agreement is terminated on the date of termination of all services of this platform.

9.3 After the termination of this agreement, you have no right to request the platform to continue to provide any services or perform any other obligations, including but not limited to asking the platform to retain or disclose to you any information in its original platform account, The third party forwards any information that it has not read or sent.

9.4 The termination of this agreement does not affect the contractor ' s commitment to other responsibilities by the breaching party.

## **10. Intellectual Property**

10.1 All intellectual achievements included on this platform include but are not limited to platform logos, databases, platform design, text and graphics, software, photos, videos, music, sounds, and combinations of the foregoing, software compilation, relevant source code and software (including small The intellectual property rights of applications and scripts are owned by this platform. You may not copy, modify, copy, send or use any of the aforementioned materials or content for commercial purposes.

10.2 All rights (including but not limited to goodwill and trademarks, logos) contained in the name of this platform belong to the company.

10.3 When you accept this agreement, you are deemed to have taken the initiative to copyright any form of information published on this platform, including but not limited to: reproduction rights, distribution rights, rental rights, exhibition rights, performance rights, screening rights, broadcasting

rights, The right of information network dissemination, filming, adaptation, translation, compilation, and other transferable rights that should be enjoyed by the copyright owner are exclusively and exclusively transferred to this website. .

This agreement is valid for any content of works published by you on this website that is protected by copyright law, regardless of whether the content was formed before or after the signing of this agreement.

10.4 You shall not illegally use or dispose of the intellectual property rights of this platform or others while using the services of this platform. You may not publish or authorize other platforms (and media) to use the information published on this website in any form.

10.5 Your login or use of any services provided by this platform shall not be regarded as any intellectual property rights transferred to you by us.

## **XI. Information Protection**

### 11.1 Scope

11.1.1 When you register for an account on the platform or use an account, the personal registration information you provide according to the requirements of the platform, including but not limited to phone numbers, email information, and ID information.

11.1.2 When you use the services of this platform, or when accessing the web pages of this platform, this platform automatically receives and records the server values on your browser, including but not limited to data such as Idd addresses and web page records you request.

11.1.3 The relevant data collected by this platform on your transactions on this platform, including but not limited to transaction records.

11.1.4 Other personal information obtained by this platform through legal channels.

### 11.2 Use of information

11.2.1 No additional consent is required from you. Your successful registration on this platform shall be deemed as your agreement to collect and use all kinds of information on this platform. As listed in Article 11.1, you understand and agree that this platform may Your information collected is used for the following purposes including but not limited to:

11.2.1.1 Provide you with the platform services;

11.2.1.2 Report to relevant departments based on the requirements of relevant competent authorities of sovereign countries or regions;

11.2.1.3 When you use the services of this platform, this platform uses your information for identity verification, customer service, security precautions, fraud monitoring, archiving and backup purposes

to ensure the security of the products and services provided to you by this platform;

11.2.1.4 Help the platform to design new products and services and improve the existing services of the platform;

11.2.1.5 In order to help you understand the specific situation of the platform's services, you agree that the platform will send them marketing activity notices, commercial electronic information, and provide advertisements related to you to replace the general advertisements;

11.2.1.6 This platform transfers or discloses your information to any unrelated third party in order to complete the merger, division, acquisition or asset transfer;

11.2.1.7 Software certification or management software upgrade;

11.2.1.8 Invite you to participate in surveys about the services of this platform;

11.2.1.9 Used for data analysis in cooperation with government agencies, public affairs agencies, associations, etc. ;

11.2.1.10 For all other legitimate purposes and other purposes authorized by you.

11.2.2 The platform will not sell or lend your personal information to anyone else unless you have obtained your permission in advance. This platform also does not allow any third party to collect, edit, sell or distribute your personal information for free.

11.3 The platform keeps confidential the customer identity information and transaction information obtained, and shall not provide customer identity information and transaction information to any unit or individual. except.

**Twelve, calculation All transaction calculation results have been verified by us, and all calculation methods have been published on the platform, but we cannot guarantee that the use of the platform will not be interfered or free of errors.**

**13. Export Control You understand and acknowledge that in accordance with the relevant laws of the Australian Commonwealth, you shall not export, re-export, import or transfer any materials (including software) on this platform, so you promise not to actively implement or assist or participate in any The above-mentioned violations of export regulations or related transfers or other violations of applicable laws and regulations; if such cases are found, we will actively report to us and assist us in handling them. 14. The transfer of the rights and obligations stipulated in this agreement also binds the assignees, heirs, executors and administrators of the parties that derive benefits from the rights and obligations. You may not transfer to any third party without our consent, but we can transfer our rights and obligations in this agreement to any third party at any time and give you 30 days' notice.**

**15. Severability. If any clause in this agreement is deemed unenforceable, invalid or illegal by any court with jurisdiction, it will not affect the validity of the remaining clauses of this agreement.**

**16. Non-Agent Relations** Nothing in this agreement shall be considered as creating, implying or otherwise treating us as your agent, trustee or other representative, unless there are other provisions in this agreement.

**17. Abstaining** We or any of your parties' waiver of liability for breach of contract or other responsibilities stipulated in this agreement cannot be recognized or interpreted as a waiver of other breach of contract liability; failure to exercise any rights or remedies shall not be interpreted as a waiver in any way. Waiver of rights or remedies.

**18. Headings** All headings are only for the convenience of expressing the agreement, and are not used to expand or limit the content or scope of the terms of the agreement.

**19. Applicable Law** The entire contents of this agreement are contracts concluded in accordance with the laws of Singapore, and its establishment, interpretation, content and execution shall be governed by the relevant laws of Singapore; any claims or lawsuits arising from or related to the services agreed in this agreement, All shall be governed and interpreted and implemented in accordance with the laws of Singapore. To avoid doubt, this clause clearly applies to any infringement claims against us. Any jurisdiction or litigation against us or any claims or litigation related to us is in Singapore. You have unconditionally obtained exclusive jurisdiction for litigation and appeal in the Singapore courts. You also unconditionally agree that the disputes or issues related to this agreement or the occurrence of any claims and litigations or courts are exclusively in Singapore. The principle of inconvenience court does not apply to the court selected according to these Terms of Service.

## **20. Effectiveness and interpretation of the agreement**

20.1 This agreement takes effect when you click on the agreement registration page of this platform to register and complete the registration process and obtain the platform account and password, which are binding on the platform and you.

20.2 The final interpretation of this agreement belongs to this platform.

## **Know your customers and anti-money laundering policies**

### **1. Introduction**

1.1 We guarantee to carefully observe the laws and regulations related to "Know Your Customer" and anti-money laundering and shall not intentionally violate this "Know Your Customer and Anti-Money Laundering Policy". Within the scope of our reasonable control, we will take the necessary measures and technologies to provide you with safe services, as far as possible to protect you from the losses caused by the suspect's money laundering.

1.2 Our understanding of your customers and anti-money laundering policy is a comprehensive international policy system, including understanding your customers and anti-money laundering policies in different legal jurisdictions to which you belong. Our sound compliance framework ensures that we meet regulatory requirements and levels at both the local and global levels, and that the platform operates continuously.

2. Know your customers and anti-money laundering policies are as follows:

2.1 Promulgate and understand your customers and anti-money laundering policies and update them from time to time to meet the standards required by the corresponding laws and regulations;

2.2 Issue and update some guiding principles and rules for operating this platform, and our employees will provide services in accordance with the guidance of these principles and rules;

2.3 Design and complete procedures for internal monitoring and control transactions, such as verifying identity with strict means, and arranging to set up a professional team dedicated to anti-money laundering work;

2.4 Use risk prevention methods to conduct due diligence and continuous supervision of customers;

2.5 Review and regularly check the transactions that have occurred;

2.6 Report suspicious transactions to the competent authority;

2.7 Identification documents, address documents and transaction records will be maintained for at least six years. If they are submitted to the regulatory authority, you will not be notified.

2.8 During the entire transaction process, the use of credit cards is prohibited;

3. Identity information and verification confirmation

### **3.1 Identity information**

3.1.1 According to different regulations and different types of entities in different jurisdictions, the content of your information we collect may be inconsistent. In principle, the following information will be collected from registered individuals:

Basic personal information: your name, address (and permanent address, if different), date of birth and nationality, etc. are available. Identity verification should be based on documents issued by an official or other similar authority, such as passports, ID cards, or identification documents required and triggered by different jurisdictions. The address you provide will be verified using appropriate methods, such as checking passenger vehicle bills or interest rate bills or checking voter registers.

Valid photo: Before you register, you must provide a photo of your identity document on your chest;

Contact information: phone / mobile number and / or valid email address.

3.1.2 If you are a company or other legal entity, we will collect the following information to determine you or the ultimate beneficiary of the trust account.

Company registration, registration certificate; copy of the company's articles of association and memorandum; detailed certification materials of the company's equity institution and ownership



description, certifying the decision to open the account of the platform and the implementation of the board of directors' resolution of the authorized client; , The major shareholders and the identity documents of the signatory of the account of this platform; the company's main business address, if it is different from the company's mailing address, provide a mailing address. If the company ' s local address is not consistent with its main business address, it is regarded as a higher-risk customer and additional additional documents are required.

According to different regulations and different types of entities in different jurisdictions, we require other certifications and documents issued by authoritative departments as well as documents we deem necessary.

3.1.3 We only accept identity information in English or Chinese. If not, please translate your identity information into English and notarize.

## **3.2 Confirmation**

3.2.1 We require that you provide all pages of the identification document.

3.2.2 We ask you to provide a photo of you putting your identification document and signature on your chest.

3.2.3 The copy of the certification document should generally be checked against the original certificate. However, if a reliable and suitable certifier can prove that the copy file is an accurate and comprehensive copy of the original file, the copy is acceptable. Such certifiers include ambassadors, judicial commissioners, and local magistrates.

3.2.4 The requirements for identifying the ultimate beneficiary and account control are to determine which individuals ultimately own or control the direct customer, and / or to determine that the ongoing transaction is executed by someone else. If it is an enterprise, the identities of major shareholders (such as those holding 10% or more of the voting rights) should be verified. Generally, 25% of the shares will be considered as normal risk, and the identity of the shareholders must be verified; when 10% of the shares or more voting rights or stocks are considered to be high risk, the identity of the shareholders must be verified.

## **4. Monitor transactions**

4.1 We always set and adjust the maximum daily transaction and withdrawal limits according to security and actual transaction conditions;

4.2 If the transaction is concentrated frequently on a registered user or there is an unreasonable situation, our professional team will evaluate and decide whether they are suspicious;

4.3 We rely on our own judgment to determine a suspicious transaction, we may take restrictive measures such as suspending the transaction, rejecting the transaction, and even reverse the

transaction as soon as possible, and report it to the competent department, but will not notify you;

4.4 We reserve the right to refuse registration applications from people who do not meet the international anti-money laundering standards jurisdiction or people who can be regarded as political public figures. Do not violate any obligations and responsibilities to you.