

This is a contract between the user and Secure Block Chains, LLC. By using the Harbor Wallet service provided by Secure Block Chains, LLC, the user agrees to all of the terms and conditions contained in this agreement and Secure Block Chain's [Privacy Policy](#), and [Disclaimer](#) and E-Sign consent. Secure Block Chains, LLC, by this Customer Agreement, agrees to complete the transactions requested by the user. In exchange, the user will provide Secure Block Chains, LLC with the fees for the requested transactions (the "Transaction Fees").

Secure Block Chains, LLC will assess the Transaction Fees at the time Secure Block Chains, LLC completes the transaction. When making transactions with or holding digital currencies/digital assets, the risk can be substantial.

Secure Block Chains, LLC is in no way responsible for these risks. Secure Block Chains and the user agree that Secure Block Chains only agrees to complete the transaction requested by the user. The user agrees that it is solely responsible for bearing any risks associated with the transaction it requests pursuant to this agreement.

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Urgent Information Before Use

Secure Block Chains does not store the user's password and secret key. **It is the user's sole responsibility to secure their password and secret key.** Secure Block Chains will not be held accountable for the user's failure to secure their password and secret key.

Before you submit your Escrow information a fulfillment is generated for you. **Copy this fulfillment and secure it BEFORE you submit your escrow.** Secure Block Chains, LLC will not be held accountable for the user's failure to secure their fulfillment. It is the user's sole responsibility to secure their fulfillment.

For security reasons, Harbor Wallet does not support exchange addresses upon release of escrows. If an exchange shuts down, all addresses affiliated with that exchange could be lost.

Secure Block Chains, LLC is not responsible for the loss of users' XRP in the event the incorrect destination address is submitted. It is the user's responsibility to provide the destination address.

The destination address submitted for each Escrow transaction cannot be altered through the Harbor Wallet service upon submission.

Users must provide an Owner Reserve of 5 additional XRP per escrow for activated service.

1. Use of Harbor Wallet

1.0 Eligibility. To use Harbor Wallet services the user must be legally capable of entering into the Customer Agreement.

1.1a Harbor Wallet users are solely responsible for preserving the confidentiality of the information entered into the Harbor Wallet service. This includes the user's wallet address, destinations address, password, secret key, fulfilment, and Escrow maturity date/times in addition to any and all activity that occurs in Harbor Wallet by the user.

1.1b Harbor Wallet users will be held accountable for their losses due to another party using their Harbor Wallet information.

1.1c Harbor Wallet users are not permitted to use anyone else's wallet address, destinations address, password, secret key, fulfilment, and any information associated with any other user's Harbor Wallet services at any time without expressed permission and consent of the holder of that destinations address, password, secret key, and fulfilment.

2. Supplementary Information

2.1 Escrow. "Escrow is a feature of the XRP Ledger that allows you to send conditional XRP payments. These conditional payments, called escrows, set aside XRP and deliver it later when certain conditions are met (ripple, 2017)."

2.2 Transaction cost. "The current minimum transaction cost required by the network for a standard transaction is 0.00001 XRP(10 drops). It sometimes increases due to higher than usual load (ripple, 2017)."

2.2a “The transaction cost is not paid to any party: the XRP is irrevocably destroyed. Since no new XRP can ever be created, this makes XRP more scarce and benefits all holders of XRP by making XRP more valuable (ripple, 2017).”

2.2b The transaction cost depends on the load of the ripple node thus there is no way for Secure Block Chains to predict the transaction cost. Users may contact us by emailing tech@secureblockchains.com for further questions regarding the transaction cost.

2.3 Owner Reserve. “The Owner Reserve is an increase to the reserve requirement for each object that the address owns in the ledger. Currently, this is 5 XRP (5000000 drops) per item (ripple, 2017).”

2.3a “Many objects in the ledger are owned by a particular address, and count toward the reserve requirement of that address. When objects are removed from the ledger, they no longer count against their owner's reserve requirement (ripple, 2017).”

3. Harbor Wallet Services

3.1 Wallet Address Generation. Harbor Wallet will generate a new wallet address and secret key for the user. Harbor wallet will recover a XRP wallet address for the user if and only if the user inputs their secret key. The user's Harbor Wallet address must maintain a 20 XRP Base Reserve for activation.

3.2 XRP and IOU Storage and Management. Users will have the ability to store and manage their XRP and IOU's issued by exchanges for other coins.

3.3 XRP Transaction Services. The user agrees to never use any Harbor Wallet service in connection with any transaction involving a digital currency that the Harbor Wallet service does not support.

3.4 Access to Escrow. Escrow allows Harbor Wallet users to send escrows. Users will have the ability to submit their XRP directly on the XRP ledger(Escrow). These escrows set aside and secure the user's XRP. Users will have the ability to release their XRP directly from the XRP ledger(Escrow). The user's XRP is then delivered later once the user's set date/time and crypto-conditions are met.

3.4a The user agrees to secure their fulfillment BEFORE the user submits their XRP to escrow.

3.5 Trades. The user will have the ability to trade from XRP, IOU's and other cryptocurrencies supported by Harbor Wallet.

3.5a The user agrees Secure Block Chains, LLC will not be held responsible for trade losses.

4. Trade Transactions

4.1 Trading within harbor is accomplished by connecting users with the XRPL and allowing them to trade their XRP for IOUs, IOUs for XRP, or IOUs for IOUs. This IOU maintains an equivalent value to the coin it represents. Trades are a direct agreement between the owners of each coin. IOUs are issued by specific exchanges. Users do not need to have an account with that exchange in order to trade or hold that issuer's coins in their wallet. In order to exchange the coin for a fiat currency, the user must send their IOU to an account with that issuer.

4.2 Trading order types. There are multiple order types associated with trading within Harbor Wallet. Each submits the order in a slightly different way. Users are responsible for understanding each order type before using them.

4.2a Limit Order. The limit order allows the user to set a specific price for their transaction. Limit orders will not fill until that price is met. Limit orders may never fill and may partially fill depending on market activity and the selected limit price.

4.2b Market Order. The market order is designed for users looking to enter or exit a position immediately. The price of market orders is determined by comparing the users requested quantity of coin to trade and examining existing orders on the market. The highest price possible will be used to ensure the market order fills as quickly as possible in its entirety. These orders may not fill completely in times of extreme volatility.

4.2c Last Price Order. Last price orders are calculated using the associated exchange's listed "last price". This is the price where the coin last actively traded on that exchange. Users specify a quantity to sell and the order is placed as a limit order using the price last provided by the exchange.

4.3 Trading coins is an excellent way to secure profits or to expose your portfolio to a more diversified array of coins. Users should perform individual research before trading for a new coin. Users are solely responsible for the performance of their portfolio and any increase or decrease of their balance based on trading.

5. Harbor Wallet fees.

5.1 Secure Block Chains charges a fee for two specific services within the wallet, creating an escrow and placing a trade. These fees are non-negotiable and non-refundable. The fees are collected at the time the associated transaction is submitted and confirmed on the XRPL. The fee for all trades is 0.125%. The fee for creating an escrow is 0.25%. There is no fee associated with releasing an escrow.

Intellectual Property Rights

Unless otherwise indicated this Site is Secure Block Chain's proprietary property and all source code, databases, functionality are owned or controlled by Secure Block Chains. The text, 'Secure Block Chains' is a registered trademark and is protected by trademark laws and various other intellectual property rights and unfair competition laws of the United States. The content and the marks are provided on the Site and mobile applications for your information and personal use only. Except as expressly provided in these terms of use, no part of the Site and no content or marks may be copied, reproduced, transmitted, distributed sold, licensed, or otherwise exploited for any commercial purpose whatsoever without the express prior written permission of Secure Block Chains.

Prohibited Activities

Harbor Wallet's purpose is to allow you to manage your XRP. Users of Harbor Wallet may not access or use the Site for any purpose other than that for which we make the Site available. . Using our sites and mobile applications for any illegal or unauthorized purpose 2. Using our site to violate any applicable law or regulation 3. Make any unauthorized use of the Site, including collecting usernames and/or email address of users by electronic or other means for the purpose of sending unsolicited email, or creating user accounts by automated means or under false pretenses. 4. Use the Site to advertise or offer to sell goods and services. 5. Circumvent, disable or otherwise interfere with security-related features of the Site. 6. Trick, defraud, or mislead us and other users, especially in any attempt to learn sensitive account information such as user passwords. 7. Make improper use of our support services or submit false reports of abuse or misconduct. 8. Engage in any automated use of any data mining, robots, or similar data gathering and extraction tools. 9. Interfere with, disrupt, or create an undue burden on the Site or the networks, or services connected to the Site. 10. Use any information obtained from the Site in order to harass, abuse, or harm another person. 11. Decipher, decompile, disassemble, or reverse engineer any of the software comprising or in any way making up a part of the Site. 12. Attempt to bypass any measures of the Site designed to prevent or restrict access to the Site, or any portion of the Site. 13. Harass, intimidate, or even threaten any of our employees or agents engaged in providing any portion of the Site to you. 14. Copy or adapt the Site's software, including but not limited to CSS, HTML, JavaScript, or any other code or static resources. 15. Upload or transmit(or attempt to upload or transmit) viruses, Trojan horses, or other material, including excessive use of capital letters and spamming, that interferes with any party's uninterrupted use and enjoyment of the Site or modifies, impairs, disrupts, alters, or interferes with the use, features, functions, operation, or maintenance of the Site. 16. Upload or transmit (or attempt to upload or transmit) any material that acts as a passive or active information collection or transmission mechanism, including without limitation, clear graphics interchange formats ("gifs"), 1x1 pixels, web bugs, cookies ,or other similar devices (sometimes referred to as "spyware" or "passive collection mechanisms" or "pcms"). 17. Except as may be the result of standard search engine or internet browser usage, use launch, develop, or distribute any automated system, including without limitation any spider, robot, cheat, utility,

scraper, or offline reader that accesses the Site, or using or launching any unauthorized script or other software. 18. Disparage, tarnish, or otherwise harm, in our opinion, us and/or the Site.

Apple and Android Devices

The following terms apply when you use a mobile application obtained from either the Apple Store or Google Play to access the Site. The license granted to you for our mobile application is limited to a non-transferable license to use the application on a device that utilizes the Apple iOS or Android operating systems, as applicable, and in accordance with the usage rules set forth in the applicable App Distributor's terms of service. We are responsible for providing any maintenance support services with respect to the mobile application as specified in the terms and conditions of this mobile application license contained in these terms of use or as otherwise required under applicable law, and acknowledge that each App Distributor has no obligation whatsoever to furnish any maintenance and support services with respect to the mobile application. You represent and warrant that you are not located in a country that is subject to a U.S. government embargo, or that has been designated by the U.S. government as a "terrorist supporting" country and you are not listed on any U.S. government list of prohibited or restricted parties; you must comply with applicable third-party terms of agreement when using the mobile application, e.g. if you have a VoIP application, then you must not be in violation of their wireless data service agreement when using the mobile application and you acknowledge and agree that the App Distributors are third-party beneficiaries of the terms and conditions in this mobile applications license contained in these terms of use. And that each App Distributer will have the right to enforce the terms and conditions in the mobile application license contained in these terms of use against you as a third-party beneficiary thereof.

Site Management

Secure Block Chains reserve the right, but not the obligation to: - monitor the Site for violations of these Terms of Use - take appropriate legal action against anyone who, in our sole discretion, violates the law or these terms of use, including without limitation, reporting such user to law enforcement authorities, - in our sole discretion and without limitation, notice, or liability, to remove from the Site or otherwise disable files and content that are excessive in size or are in any way burdensome on our systems and otherwise manage the Site in a manner designed to protect our rights and property and to facilitate the proper functioning Site.

Modifications and Interruptions

We reserve the right to change, modify, or remove the contents of the Site at anytime or for any reason at our sole discretion without notice. However, we have no obligation to update any information on our Site. We also reserve the right to modify or discontinue all or part of the Site without notice at any time. We will not be liable to you or any third party for any modification, suspension or discontinuance of the Site. We cannot guarantee the Site will be available at all times. We may experience hardware, software, or other problems or need to perform

maintenance related to the Site, resulting in interruptions, delays or errors. We reserve the right to change, revise, update, suspend, discontinue, or otherwise modify the Site at any time or any reason without notice to you. You agree that we have no liability whatsoever for any loss, damage, or inconvenience caused by your inability to access or use the Site during any downtime or discontinuance of the Site. Nothing in these terms of Use will be construed to obligate us to maintain and support the Site or supply any corrections, updates or releases in connection therewith.

Privacy Policy

We care about the data privacy and security. By using the Site, you agree to be bound by our privacy policy posted on the site, which is incorporated into these Terms of Use. Please be advised the Site is hosted in the United States. If you access the Site from the European Union, Asia, or any other region of the world with laws or requirements governing personal data collection, use, or disclosure that differ from applicable laws in the United States, then through your continued use of the Site, you are transferring your data to the United States, and expressly consent to have your data transferred to and processed in the United States. Further, we do not knowingly accept, request, or solicit information from children or knowingly market to children. Therefore, in accordance with the U.S. Children's Online Privacy Protection Act, if we receive information to us without the requisite and verifiable parental consent, we will delete that information from the Site as quickly as is reasonably practicable.

Contact:

General questions: contact@secureblockchains.com

Technical Assistance: tech@secureblockchains.com

References:

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Retrieved from <https://ripple.com/build/transaction-cost/> ripple. (2018).

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