

# MetaMUI SSID & Mobile Digital Wallet App Terms and Conditions

These terms and conditions outline Sovereign Wallet Network (SWN) agreement with you for using MetaMUI Self-Sovereign Identity (SSID) and Mobile Digital Wallet, hereinafter "MetaMUI SSID App" for National Identity System, e-Government Services and Central Digital Currency related transactions available on MetaMUI SSID App. These terms and conditions also tell you where to download the mobile application and how the App work.

You'll need to read them along with the terms and conditions we've provided for your MetaMUI SSID account. These have account-specific information like 'how to send digital money' for a current account. They also give you advice on what to do if anything goes wrong, for example, if you lose your mobile and how to get your digital wallet back.

Full details of how we use your information are set out in the MetaMUI technology terms and conditions and in our services Privacy Policy that can be found at [Metamui-SovereignWallet\(swnglobal.com\)](https://Metamui-SovereignWallet(swnglobal.com))

## 1. Purpose and Application

1.1 The purpose of these Terms of Use is to set forth the rights, obligations, and responsibilities of "Sovereign Wallet Network Pte Ltd" (hereinafter "Company" or "we", "us" and "our") and the Users or "you" and "your", concerning the Services.

1.2 This User Agreement is a legal contract between Users and the Company, and accordingly, Users should read all the terms and conditions carefully as they affect the Users' legal rights, by accessing the "MetaMUI SSID" Mobile Application or using the Services.

1.3 By signing up to use an account through "MetaMUI SSID" Mobile Applications, the User agrees that it has read, understood, and accepted all of the terms and conditions contained in the User Agreement (including this Terms of Use and Privacy Policy), which shall constitute the entire agreement between the User (as a subscriber, customer or user of the Services) and the Company (as owner, operator and/or offeror of the Services). Users may not choose which terms apply to the Users. If Users do not agree with any of the terms in the User Agreement, Users must cease all access; stop using the "MetaMUI SSID" Mobile Application immediately.

## 2. Changes to these terms and conditions

We can change any part of these terms and conditions. We will always act reasonably when we do so. These terms and conditions may be changed for any of the following reasons:

- We reasonably believe that the change would make the terms easier to understand or fairer to you.
- We need to make the change as a result of changes in law, the decision of an Ombudsman or any other regulatory requirement (or where we reasonably expect that there will be a change of this type. If the expected change is not made we'll change the terms and conditions back to the previous version).
- As a result of changes in industry codes or agreements, technology or the systems we use to run our business or to reflect good digital finance 'DeFi' practice. However, we'll only make a change of this kind if it is as favorable or more favorable to you.
- To introduce new services.

If we plan to make a change for any of these reasons we will tell you about it at least 30 days before it happens. We'll let you know in-App messaging that they're changing. Where the changes are to your advantage, or if it's not possible to tell you 30 days in advance, we'll tell you as soon as we can.

We can also change the terms for any reason not set out in these terms and conditions. You're free to

stop using our MetaMUI SSID & Mobile Digital Wallet App at any time if you don't want to accept any change we make.

Sometimes we might make changes to the way that MetaMUI SSID & Mobile Digital Wallet App operates and will ask you to read and accept new terms and conditions before you continue. As this is for your own safety and security, you won't be able to continue unless you accept them.

## 3. Accessing MetaMUI SSID & Mobile Digital Wallet App

### 3.1 What security details do I need to access MetaMUI SSID & Mobile Digital Wallet App?

To log in to MetaMUI SSID & Mobile Digital Wallet App, we'll ask you to enter:

- Your Username or your Digital Identity 'DID'.
- Your full password.
- On the MetaMUI SSID & Mobile Digital Wallet App, you can also allow you to log in or authorize transactions using the option of a secured authentication mechanism called Pair-Wise Trust.

### 3.2 Can I access MetaMUI SSID & Mobile Digital Wallet App from any device?

You log in to your MetaMUI SSID & Mobile Digital Wallet App using the device where the App is installed. If the MetaMUI SSID & Mobile Digital Wallet App is re-installed on a new device, all you need to do is to put your DID and password to log in. In case you changed your device for any reason, you need to use the option 'Restore my wallet' by following the instruction you can find in the 'Help' button. You can ask us to recognize as many devices as you like, but you shouldn't ask us to recognize public computers – they might not be secure.

### **3.3 What if I reset or change my login & security details?**

If you ever need to reset or change your password, you can use the option 'Forget my Password' we'll then enable you to change it following a new authentication process to provide your save 'mnemonics' for security reasons. This means each time you log in from a new device after you've changed your password, we'll ask you for additional authentication steps.

### **3.4 What do I need to use the MetaMUI SSID & Mobile Digital Wallet App?**

To access the MetaMUI SSID & Mobile Digital Wallet App on your device we recommend you use the most recent version of iOS or Android. We'll tell you which versions are supported when you download the app from the App Store or Google Play. We may stop supporting versions at any time.

If your device doesn't meet these minimum requirements you may not be able to access the Mobile Banking App, or some features may not work as expected.

MetaMUI SSID App is available for download to both mobile operating systems: Android and IOS

Below are the links to download and access to MetaMUI SSID App:

- Apple Store link: <https://apps.apple.com/ml/app/metamui-ssid/id1600420909>
- Google Play Store link: <https://play.google.com/store/apps/details?id=id.metamui ssid>

## **4. User Eligibility**

4.1 Only registered users may access and use the services of MetaMUI SSID & Mobile Digital Wallet App. To use the Services, the individual person or legal entity who desires to become a User or customer of the Services ("Applicant") will need to register for a " MetaMUI SSID " Account. The application is subject to the Applicant providing - the Company or third party authority with the capacity and authority to validate the Applicant Identity - with such information and documents to prove that the Applicant fulfills the following criteria:

- a. The Applicant shall complete, to the satisfaction of the Company, a registration form supplied by the Company. The form labeled as 'Know Your Customer Form' or 'KYC' is to be found once the Applicant creates the account;
- b. To be eligible to use the Services, the Applicant must be at least 18 years old.
- c. The Applicant's eligibility to access Services also depends on the country in which the Applicant resides, and the ability to download MetaMUI SSID & Mobile Digital Wallet App. Residents of sanctioned countries are not allowed to use the Services.
- d. The Applicant shall provide, to the satisfaction of the Company, such information and supporting documents as may be required by the Company to conduct KYC, process the application, and pass the KYC test or procedures as determined by the Company following the Company's internal policies;
- e. The Applicant shall have no indicia of being connected with money laundering or terrorist financing as determined by the Company in its sole discretion;
- f. The Applicant shall be of legal capacity to enter into a contract;
- g. The Applicant confirms that the application is made on his/her/its behalf and that the Account is used by the Applicant for his/her/its account, and not as agent for any third parties;
- h. The Applicant has agreed to the User Agreement; and
- i. The Applicant shall satisfy such other criteria and procedures as the Company may determine from time to time following the Company's internal policies or as required by Applicable Laws.

4.2 Where the Applicant or User is a non-natural person or legal entity, the Applicant or User shall nominate its own Authorized Representatives to act as primary liaison with the Company (including providing instructions) and to access and manage the User's Account on behalf of the User.

4.3 By using MetaMUI SSID & Mobile Digital Wallet App, the Applicant and User agree to provide to the third-party governmental authority, the information requested for identity verification, and the detection of money laundering, terrorist financing, fraud, or any other financial crime. Thanks to the advanced features of MetaMUI technology, the Company does NOT keep a record of such information, and all the data will be stored at the applicant device only. The Applicant and User are required to complete specific verification procedures before being allowed to use or continue to use the Services, and the limits that apply to the use of the Services may change as a result of the information collected on an ongoing basis. The information which the Company request will include the Applicant and User's Personal Data, including, but not limited to its full name, address, telephone number, e-mail address, country/date of birth or incorporation (in case of a corporate entity), taxpayer identification number, government identification number, and similar personal information as it relates to its Connected Persons, Authorized Representatives and respective beneficial owners (collectively the "Relevant Third Parties"). These Data are to be sent to a third-party governmental authority in charge of verifying and validating the identity of the applicant, and grant a Digital 'Decentralized' Identity 'DID', which will be used as the public signature for all future transactions of the applicant. In providing us with such Personal Data or any other information that may be required, the Applicant and User confirm that the information is current, valid, accurate, and not misleading.

4.4 Applicants and Users are required to provide an email address and create a password. The Company offers the following Multi-Factors Authentication 'MFA' features via a User's mobile device (A sequence of 24 security words called 'mnemonics', which need to be stored in a

safe place, or a supported email Time-based One Time Password, SMS, or TOTP MFA). A verified phone number is required to enable MFA via SMS. Users are responsible for the safekeeping and maintaining security and control over electronic devices that are used to access the Services. Users, responsibility to safe keep the password, and their own electronic devices include taking all reasonable steps to avoid the loss, theft, or misuse of the said electronic devices and ensuring that said electronic devices are password protected. Any failure of such obligation may result in unauthorized access of a User's Account by third parties and the loss, manipulation or theft of any Digital Assets, or any e-money, digital currency supported by the Company and/or funds held in the User's " MetaMUI SSID & Mobile Digital Wallet App " Account and the misuse of any associated accounts, including linked bank account(s) and credit/debit card(s). Users must keep security details safe at all times. For example, passwords and MNEMONICS authentication seeds are safeguarded and not shared or made visible to others.

4.5 If the Company accepts the Applicant's registration, the Company shall notify the Applicant to that effect through the app.

## 5. Change of User's Information

5.1 Users may access and change their Personal Data or information at any time through such prescribed procedures made available on or through the "MetaMUI SSID & Mobile Digital Wallet App " or with the assistance of Customer Support, the contact details of which are made available on/through the Services or MetaMUI SSID & Mobile Digital Wallet App.

5.2 The Company shall not be liable for any losses that arise from the User's failure to notify the Company of such changes as stipulated in the paragraph above.

5.3 The Applicant and User agree to keep the Company updated if any of the information provided is changed. The Company is authorized to make the inquiries, whether directly or through third-party service providers, that is considered necessary to verify the Applicant's and its Relevant Third Parties identity in order to protect all parties against fraud or other financial crime, and to act as the Company reasonably deem necessary based on the results of such inquiries. When the Company carries out these inquiries, the Applicant and User acknowledge and agree that its Personal Data may be shared and disclosed to and use by such third-party credit reference, fraud prevention, and financial crime authorities. Additionally, the Company may require that you wait for some time after completion of a transaction, before permitting the User to use further Services and before allowing User to engage in transactions beyond specific volume or threshold limit.

## 6. Protection of Personal Data

1. Each User agrees that the Company, as the operators and providers of the Services, may collect, use, BUT NOT disclose and/or transfer any Personal Data provided by Users (including Personal Data of each User's Relevant Third Parties) in accordance with the Privacy Policy as may be amended from time to time. Each User represents and warrants that it has read and understood the Privacy Policy and agrees to the terms therein. The data collected under MetaMUI SSID & Mobile Digital Wallet App will never leave the user's device, it is shared one time through the most secured authentication mechanism called 'Pair-Wise Trust' during the creation of the user's account with a trusted third-party governmental authority to validate the identity of the user and grant the verifiable credentials 'VC' after that, there will be no use or sharing of the users' data on MetaMUI SSID & Mobile Digital Wallet App.
2. Each User represents and warrants to the Company that the User's Relevant Third Parties and any other parties have provided their respective consents for their Personal Data to be disclosed to the Company and for the Company to use, process, BUT NOT share, and /or transfer their Personal Data following the Privacy Policy. Also, each User warrants that its disclosure to the Company relating to any Personal Data relating to individuals other than itself is (or will be) made in compliance with all applicable data protection and data privacy laws, and those data are accurate, up to date and relevant when disclosed. Each User shall indemnify the Company against any claims or Losses, which the Company may suffer from concerning the Company's collection, use, processing, disclosure or transfer of the respective User's Relevant Third Parties Personal Data.
3. If from time to time the Company provides its Users with a replacement version of the Privacy Policy, the Users will promptly read that notice and give a copy to any individual whose Personal Data the Users have provided to the Company.

## 7. Protecting your accounts

### 7.1 What should I do to keep my accounts secure?

#### You must:

- Keep all MetaMUI SSID & Mobile Digital Wallet App security details safe – this includes your login details for Online Banking and the Mobile Banking App (e.g. your Username, Password, and Passcode). If your device stores a fingerprint or face image, you should not store anyone else's fingerprint or face on your device. You'll be liable for all transactions which are authorized using any fingerprint or face that is stored or added to your device.
- Take reasonable steps to maintain the security of your device, for example:

- Make sure your device is locked when you're not using it.
- Keep your device free of viruses, malware or spyware.
- Log out of MetaMUI SSID & Mobile Digital Wallet App when you've finished (you should never rely on us automatically logging you out).
- Avoid using unsecure or unencrypted Wi-Fi.
- Only use public Wi-Fi hotspots if you know they are trustworthy – fraudsters can set up malicious Wi-Fi networks that could intercept your data.

#### **You must not:**

- Write down or record your MetaMUI SSID & Mobile Digital Wallet App security details in a way that could be understood by someone else.
- Take a screenshot or screen capture of your security details as they are being entered.
- Leave your device unattended after you've logged in to MetaMUI SSID & Mobile Digital Wallet App.
- Let anyone else use your device if you're logged in to MetaMUI SSID & Mobile Digital Wallet App.
- Register the MetaMUI SSID & Mobile Digital Wallet App on someone else's device.

#### **7.2 What should I do if my phone is stolen?**

MetaMUI SSID & Mobile Digital Wallet App is bound to the identity of the user, even in the event when you lose your device, no one can access your App unless he/she has access details. what you need to do is to install a new MetaMUI SSID & Mobile Digital Wallet App in the new device and use the option 'restore my Wallet'. By doing so, the old app will no longer be used and all your lost digital assets during the period of theft can be traced and restored thanks to the powerful features of MetaMUI technology.

#### **7.3 What about system maintenance?**

There may be times, planned or unplanned when MetaMUI SSID & Mobile Digital Wallet App are unavailable. If they're not available, you can always contact us and we'll do what we can to help.

### **8. Company's General Obligations**

1. The Company shall use all reasonable endeavors to provide the Services in a continuous, stable manner, as per the terms and conditions of the User Agreement.
2. The Company shall use all commercially reasonable endeavors to adopt such a robust security system designed to protect Users' Personal Data (including financial information and transactions executed) to ensure that Users use the Services in a safe, secure environment.
3. The Company shall use its commercially reasonable endeavors to handle all genuine complaints from Users in a fair and equitable manner.

We will not be liable if we break this agreement due (directly or indirectly) to:

- (a) Abnormal and unforeseen circumstances outside our control, the consequences of which would have been unavoidable despite our best efforts. This may include the failure of any machine, data processing system or transmission link, or delays and failures due to industrial action.
- (b) Our obligations under Singapore law. We will not be liable to you:
  - (a) For any loss of business, loss of goodwill, loss of opportunity or loss of profit in any circumstances.
  - (b) For any loss to you we could not have reasonably anticipated when you gave us the instruction.

Nothing in this agreement will stop us from being liable if we act fraudulently, with gross negligence or we're at fault and the law does not permit us to limit or exclude liability.

If we choose not to enforce any terms and conditions under this agreement, we will be able to apply them again at any time.

#### **8.1 Provision of Services**

8.1.1 The Company may offer one or more Services from time to time, and the offer of each Service is subject to Applicable Laws.

8.1.2 The Company may divide the Services into several sub-services and if applicable, separately designate available service hours for the use of each sub-service. The service hours for each sub-Service is ordinarily set out in the User Guide or such other documents but may also be announced in advance by the Company through other methods as the Company deems appropriate.

8.1.3 The Company may, without prior notice to Users, suspend or discontinue all or any of the Services to all or selected Users, if:

- a. the Company conducts urgent maintenance, replacement or inspection of information communication equipment, including but not limited to any computer system, which is related to or used in connection with the Services;
- b. any of the system or apparatus necessary to provide the Services is suspended or discontinued, including but not limited to any defects in any information communication equipment such as computer systems or communication lines;
- c. any Force Majeure Event occurs;
- d. any asset of the Company or its Affiliate is stolen or lost through hacking or any other method;
- e. the Company has knowledge or suspicion that any User ceases to be an eligible User or any User breaches any terms of the User Agreement;
- f. the Company conducts or intends to investigate any alleged use of any User's Account;

h. required by Applicable Laws; or

8.1.4 The Company may suspend or discontinue all or part of the Services to conduct a regular inspection or maintenance of the systems from time to time. Unless not reasonably practicable to do so, the Company shall announce such schedule inspection or maintenance in advance on or through the Services. During such period, use of the Services or Accounts is suspended until completion of the check-up or maintenance

## 9. Users' Obligations

9.1 Users undertake that it shall not conduct any of the following:

- a. steal or purport to steal information of any other User or persons (including the theft of usernames and passwords or using another person's username and password to gain access to any area of the MetaMUI SSID & Mobile Digital Wallet App, which it is not authorized);
- b. infringe on the Intellectual Property Rights of the Company, its Affiliates and any third party, including their trademarks, copyrights or remove any trademarks, copyright or other proprietary notices from MetaMUI SSID & Mobile Digital Wallet App or any of the Contents contained therein;
- c. engage in any conduct, act or behavior which may damage the reputation of the Company, its Affiliates or any third party or disrupt any of their operations;
- d. disclose or post obscene or violent messages, videos, audios, false facts or any other information that harms the public order and proper social customs, on or through the Services;
- e. duplicate or create any derivative works based on MetaMUI SSID & Mobile Digital Wallet App or any of the Content contained therein or received via the Services, and Users agree and stipulate that any derivative works not be considered "fair use";
- f. use MetaMUI SSID & Mobile Digital Wallet App or Services, or any of the Content contained therein, for any public display, public performance, sale or rental, and you agree and stipulate that any such use not be considered "fair use";
- g. use the Services for any illegal or improper business purposes,
- h. act as agent or nominee on behalf of any third party in using the User's Account;
- i. access the Account and/or Services, create or increase the number of exposure and clicks, apply for the use of the Services, or cause overload on the server of the Company, by automated means, such as Agent, Script, Spider, Spyware and Toolbar or by any other fraudulent means, without the prior permission of the Company;
- j. introduce or attempt to upload any files, content, materials or code which contains any virus, Trojan horse, work, time bomb, cancelbot, corrupted files or other similar software computer programming routines that are intended to damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or Personal Data;
- k. disrupt, disable, burden or otherwise interfere with the accessibility or impair the proper function of the Services, including without limitation, spoof attacks, backing, sniffing, tampering, denial of service attacks, tampering, reverse engineering or reprogramming;
- l. circumvent any encryption or other security tools used anywhere on the MetaMUI SSID & Mobile Digital Wallet App or in conjunction with the Services;
- m. harvesting or otherwise collecting the Personal Data or other Account-related information or Confidential Information of another User or third party, including e-mail addresses or other personally identifiable information or employing the use of any data mining, bots, scrapers or similar data gathering and extraction tools on the MetaMUI SSID & Mobile Digital Wallet App or in conjunction with the Services;
- n. engage in any conduct, acts or behavior that is intended to or which is considered market abuse or may create a false or misleading appearance of any active trading in any Digital Assets or concern the market for falsely manipulating the price of Digital Assets, including using the Services to impersonate the Company or any other User or person;
- o. employ any device, scheme or artifice to defraud, engage in any act, practice or course of business which operates as fraud or deception or is likely to operate as a fraud or deception upon any person, make any statement known to be false in a material particular;
- p. conducting any other illegal, fraudulent, deceptive or manipulative acts, including using any meta-tags, pay-per-click advertising, or any other "hidden text" using MetaMUI SSID & Mobile Digital Wallet App name or Company's Marks.
- q. do anything that may adversely affect the proper operation of the MetaMUI SSID & Mobile Digital Wallet App, the Services and the reputation and goodwill of the Company.

9.2 Users shall comply with all Applicable Laws and the User Agreement, any User Guide and any matter informed or notified by the Company in connection with the Services and shall not conduct any act of disrupting the operation of the Company.

## 10. Termination or Suspension of Account, Services or User Agreement

10.1 Users may apply for the termination of the User Agreement through the information management menu accessible on or through the Services or by contacting the Company's Customer Support (the contact details are displayed on the MetaMUI SSID & Mobile Digital Wallet App) at any time by giving fourteen (14) days prior notice.

10.2 The Company shall have the sole and absolute discretion to decide whether (i) to accept an Applicant's application for registration as a User; or (ii) to suspend or terminate the User's membership, User Agreement, " MetaMUI SSID & Mobile Digital Wallet App " Account; or (iii) to refuse to complete or block, cancel or reverse a transaction which a User had confirmed or authorized; or (iv) the User's access to any or all of the Services, either with immediate effect or where possible with reasonable notice for any reason, including but not limited to, if any of the following events is found to have occurred. The Company may, but is not obliged to provide any reasons to the Applicant and the User for rejecting an application, suspending or terminating an account, transaction and Services. In particular, the Company:

- a. in its reasonable opinion, is required to do so by Applicable Law or any court or other authority to which the Company is subject to in any jurisdiction;
- b. reasonably suspect that the User is acting in breach of this User Agreement;
- c. have concerns that a transaction is erroneous or concerns regarding the security of the User's Account on MetaMUI SSID & Mobile Digital Wallet App; or the Company suspects fraud, illegal or unlawful purpose or unauthorized manner in the use of the Services or for any other business or commercial purposes prohibited under this User Agreement, including providing illegal programs and disrupting the operation of the Services in violation of copyright laws, or illegally communicating, being engaged in hacking, distributing malicious programs and violating access right to the Services in violation of any related regulations;
- d. suspect money laundering, terrorist financing, fraud, or any other financial crime;
- e. is aware that the User's " MetaMUI SSID & Mobile Digital Wallet App " Account is subject to any pending litigation, investigation, or government proceeding and a heightened risk of legal or regulatory non-compliance associated with the User's activities is detected;
- f. is aware that any action taken by User may circumvent the Company's operational controls and risk mitigations in place relating to the Services, such as opening multiple " MetaMUI SSID & Mobile Digital Wallet App " Accounts or abusing promotions which the Company has on offer from time to time;
- g. is aware that an Applicant and User seeking to re-apply for membership after previous membership suspension or termination, by using a false name or another person's name or false identity;
- h. discovers that the required information or supporting documents provided by the Applicant or User turns out to be false, misleading, inaccurate, incomplete or wrong or the Applicant and User is unable to provide information or documents to the satisfaction of the Company;
- i. acceptance of the Applicant or User as a customer or provision of the Services to the User may be detrimental to public's interest or be against public order or proper social customs or upon the occurrence of a Force Majeure Event;
- j. has assessed that the Applicant or User is under 18 years of age or is determined by the Company not have any legal capacity to act or enter into any contract;
- k. is unable to verify the identity of the Applicant or the User and its Related Third Parties (i.e. its beneficial owners, Authorised Persons or Connected Persons) following such procedures as determined by the Company or if there is any suspicion that the Applicant or User is connected with money laundering or terrorist financing;
- l. is aware that the representations and warranties are not correct or ceases to be true; or
- m. determined by the Company in its reasonable judgment.

10.3 The Company may also refuse to complete a transaction the User has confirmed or authorized where there is insufficient balance in the User's Account on MetaMUI SSID & Mobile Digital Wallet App to cover the transaction and (where applicable) associated fees, including GST at the time that we receive notification of the transaction.

10.4 If the Company (i) refuse to complete a transaction; or (ii) suspend or close the User's Account; or (iii) terminate the User's use of the Services, the Company will (unless prohibited by Applicable Law) notify the User and reasons for such refusal, suspension or closure. If appropriate, the Company will outline the procedure for correcting any factual errors that led to the denial, suspension, or closure. If the Company refuses to complete a transaction and suspend the User's Account, the Company will lift the suspension as soon as reasonably practicable once the reasons for refusal and suspension no longer exist. However, the Company is under no obligation to allow the User to reinstate a transaction at the same price or on the same terms as the suspended, reversed or canceled transaction.

10.5 The Company may suspend, restrict, or terminate the User's access to any or all of the Services or deactivate or cancel the User's Account on MetaMUI SSID & Mobile Digital Wallet App, without reason by giving the User such reasonable notice as it may be appropriate in the circumstances, subject always to the Company's undertaking to provide as much advance notice as practicable in the context of its operations and Applicable Law. The User acknowledges that the Company's decision to take certain actions, including limiting access to, suspending, or closing your MetaMUI SSID & Mobile Digital Wallet App Account, may be based on confidential criteria that are essential to the Company's risk management and security protocols. The User agrees that the Company is under no obligation to disclose the details of its risk management and security procedures to the User.

- a. Termination of the User Agreement shall be without prejudice to any liability or obligation in respect of any matters, undertakings or conditions which shall not have been observed or performed by any relevant party before such termination.
- b. The Company shall not be liable to the User for any Losses incurred by the User as a result of the Company liquidating the User's held position.

c. In any event, the Company's reserve the right to require the User and/or any of its Related Third Party to complete the KYC, AML and CFT procedures outlined before permitting the User to transfer or withdraw the credit balances of the User's Digital Assets, Fiat Currency and/or electronic money, tokens or other forms of virtual or digital currency as may be supported by the Company, forming the credit balance in the User's " MetaMUI SSID " Wallet(s).

10.6 The Company shall, subject to Applicable Law on document or record retention and its Privacy Policy delete or destroy the User's information and Personal Data upon the termination of this Agreement or the end of any document or record retention period as required by Applicable Law or the Company's policy, whichever is later.

10.7 The Company may retain the User's information for a specified period for accepting and processing objections filed by the User, and if such period lapses, the Company shall delete the User's information, except for the transactional details related to its sales and purchases of Digital assets), subject always to Applicable Law and the Privacy Policy.

## 11. Notices to Users

11.1 The Company may give notices to Users by:

- a. email to the last e-mail address recorded by the User with the Company, and the notice is valid upon receipt or deemed received when the Company sends the email (regardless of whether the User has read the email); or
- b. posting a notice on the bulletin board made available through the Services and such notice shall be effective on such date as specified in the bulletin board.

11.2 updates to the MetaMUI SSID & Mobile Digital Wallet App

Sometimes we'll ask you to update the MetaMUI SSID & Mobile Digital Wallet App – you'll either need to go to the App Store/ Google Play to install updates, or they might update automatically if you have that functionality turned on.

We're constantly updating the MetaMUI SSID & Mobile Digital Wallet App (adding new features and improving existing features), so after an update, we might not support older versions of iOS/Android.

11.3 The Mobile Banking App is software – do I need a license to use it?

The content of the app (which includes future updates) is protected by copyright, trademarks, database and other intellectual property rights. This means when you download the Mobile App we automatically give you the right (a license) to use and display the content of the app on your device for personal use. However, under this license you can't:

- Transfer or sub-license the license to anybody else.
- Copy or reproduce any part of the app.
- Alter the app in any way.
- Try to obtain any of our source code (which is the IT that makes this work).

If there is a claim by a third party that the MetaMUI SSID & Mobile Digital Wallet App infringes their intellectual property rights, **Sovereign Wallet Network Pte. Ltd** will be solely responsible for dealing with any such claim. The license starts when you download the MetaMUI SSID & Mobile Digital Wallet App and will remain in place until you uninstall the app or if you fail to comply with the terms set out above.

## 12. Other information

We will communicate with you in English and you can ask for a copy of this document at any time.

We may transfer our rights and duties under our agreement with you to another company in the future (this is sometimes called an assignation). We will only do this if we reasonably believe they will treat you to the same standard as we have. MetaMUI SSID & Mobile Digital Wallet App is a trading name of **Sovereign Wallet Network Pte. Ltd.**, registered in Singapore No. 201538998Z. with the address at 1 Fullerton Road #02-01 One Fullerton, Singapore 049213

\*This number maybe included as part of any inclusive call minutes provided by your phone operator