Terms & Conditions

Terms of Use

1. Purpose and Application

1.1 The purpose of these Terms of Use is to set forth the rights, obligations and responsibilities of "MetaMUI SSID" (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 " Site or using the Services.

1.3 By signing up to use an account through " MetaMUI SSID " or any other websites, pages, features or content, which the Company owns or operates, including its mobile applications or third party applications relying on such APIs and related services (collectively the " MetaMUI SSID "), 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 subscriber, customer or user of the Services) and the Company (as owner, operator and/or offer or 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 " site and any of the Services offered by the Company.

1.4 The User should be aware and accepts that the risk of loss in trading or holding Crypto Assets can be substantial. Crypto Assets are currently, not regulated by the Monetary Authority of Licensed country. The User should therefore carefully consider whether trading or holding Crypto Assets is suitable for you in light of your financial condition and personal circumstances.

2. Definitions

The terms used herein shall have the following meaning:

1. "Account" means a User's trading account opened and maintained in the method prescribed by the Company and for the Company to make the Services available to the User after the User agrees and accepts the terms and conditions to the User Agreement electronically or in such other method prescribed by the Company.
2. "Affiliate" means any related corporations, entities or associates of the Company, including its parent companies;
3. "AML and CFT" means anti-money laundering and countering the financing of terrorism;
4. "Applicable Law" means the laws, rules, regulations, bye-laws, customs, usages, practices, rulings, interpretations, directives, directions, decisions, guidelines, notices, practice notes and circulars of all applicable Regulatory Authorities for the jurisdictions that are applicable and binding on the relevant party or the use or offer of the Services.
5. "Authorized Representatives" means the User's officers, employees, representatives, agents, service providers, sub-contractors or delegates or any other persons, whom the User has authorized access to use the Services through the User's Account on behalf of the User, irrespective of whether such a person has been registered with the Company as Authorized Representative of the User, in accordance with the User Agreement;
6. "Content" means the online images, digital information or materials that are owned, operated, licensed or controlled and made available on the "MetaMUI SSID " Site by the Company, its Affiliates or its third-party service providers to Users in the form of signs, texts, letters, codes, algorithms, diagrams, colors, voices, sounds, graphics, images or videos (or in any kind of combination of the foregoing).
7. "Connected Person" means: (a) in relation to a legal entity (other than a partnership), any director, substantial or controlling shareholder or any natural person having executive authority in the legal entity; (b) in relation to a partnership, means any partner or manager; and (c) with regard to any other legal arrangement, any natural person having executive authority or controlling position in the legal arrangement.
8. "Fiat Currency" means internationally recognized currencies and accepted as legal tender, which the Company supports and described on the " MetaMUI SSID " Site as the Fiat Currency exchanged for Crypto Assets through the Services and capable of being deposited or withdrawn from the Account or as payment of service fees.
9. "Force Majeure Event" means any event beyond the Company's reasonable control (and does not relate to or arise by reason of the Company's willful default or gross negligence), which renders impossible or hinders the Company's performance of the User Agreement or parts thereof, including the offering of the Services, including, without limitation:

   a. Distributed of Denial of Services ("DDOS") attacks and other hacking attacks;

   b. Internet Data Center ("IDC") failure;

   c. disruptions in the circuits of key telecommunications business operators;

   d. war, riot, civil unrest or revolution, sabotage, terrorism, insurrection, acts of civil or military authority, the imposition of sanctions, embargo, breaking off of diplomatic relations or similar actions;

   e. terrorist attacks, civil war, civil commotions or riots;

   f. acts of God, epidemic, pandemic, flood, earthquake, typhoon or other natural disasters or adverse weather or environmental condition;

   g. any act of state or other exercises of a sovereign, judicial or executive prerogative by any government or public authority, including expropriation, nationalization or compulsory acquisition or acts claimed to be justified by executive necessity;

   h. fire, explosion or accidental damage;

   i. the collapse of building structures or failure of plant machinery, computers or vehicles;

j.   interruption or failure of utility service, including but not limited to electricity, power, gas or water;

k.   any labour disputes, including but not limited to strikes, industrial action or lockouts; or

l.   any legal and regulatory changes, which materially impacts the Service or Company's business.

10. "Intellectual Property Right" means copyright, patent, utility model right, trademark right and design right or any other intellectual property right (including the right to obtain any of those rights or to apply to register, any of those rights).

11. "KYC" means the know-your-customer and any other due diligence process, which all Applicants and Users or customers, including its Connected Persons and Related Third Parties are required to undergo the process of being identified and verified by the Company for AML and CFT;

12. "Losses" means all losses, liabilities, costs (including legal costs), charges, expenses, actions, proceedings, claims and demands, which are related to the use, provision and maintenance of the Services;

13. "Personal Data" means any information or data relating to an identified or identifiable natural person or individuals.

14. "Posting" means any writing, photo, video or any other posts that are posted by a User in whatever form (including marks, letters, voices, sounds, images and videos and all kinds of files and links to the previous).

15. "Privacy Policy" means the terms governing the collection, use, processing, disclosure and transfer of personal information, including User's Personal Data conducted by the Company, as may be amended from time to time;

16. "Regulatory Authorities" means any governmental entity (including any statutory or government organization or quasi-governmental authority (for example, a government or state-owned company or enterprise), agency, department or regulatory (including self-regulatory), financial, tax or other authority or organization), in any jurisdiction, which the Company and/or its Affiliates may be subject to or regulated under.

17. "Services" means the service of facilitating Users to (a) buy Crypto Assets using another Crypto Assets or Fiat Currency or sell Crypto Assets for another Crypto Assets or Fiat Currency; (b) operating and maintaining the " MetaMUI SSID " Wallet of the Users, which are issued by the Company, for the purpose of holding the User's Crypto Assets; (c) accepting and processing payments in Fiat Currency from the Users for the purpose of transacting in Crypto Assets; (d) any other products and services as the Company may decide to offer or provide from time to time in its sole discretion; (e) the provision of any platform, website or other facilities, including the " MetaMUI SSID " Site, operated by the Company on which Users can access or use any of the other Services defined herein; and (g) any other services related or ancillary to any of the foregoing functions, in each case, regardless of the type of devices used by the Users to access or use the Account or the Services, including all wired or wireless devices such as personal computers, tablets or smartphones, and if any of these Services is revised for whatever reason, then including the changed Services. For the avoidance of doubt, Services exclude any services for trading or exchange of Fiat Currencies pairs or any other services that the Company is not permitted to offer because of Applicable Laws.

18. "Terms of Use" means these Terms of Use as may be amended from time to time;

19. "User" means an Applicant who becomes a User or customer (an individual person or other legal entity, including its Authorized Representatives or persons who have access to User account) who gains access to the Services, has entered into the Terms of Use and is registered with the Company and uses the Services offered by the Company.

20. "User Agreement" means these Terms of Use, the Privacy Policy, and any other documents expressed to govern the terms and conditions for the offer and use of the Services, each as may be amended from time to time.

3. Posting, Application and Amendment

1. The Company shall post these Terms of Use, the Privacy Policy, and any other documents governing the terms and conditions for the use of the Services, on the initial landing page used to access the Services, in order to allow the Terms of Use, Privacy Policy to be available and easily accessible to Users, via the " MetaMUI SSID " Site.
2. The Company reserves the right to supplement, vary or amend the terms of the Terms of Use or any of the Privacy Policy or any part of it from time to time, subject to Applicable Laws.
3. The Company shall notify the Users of any such supplement, variation or amendments by posting a general notification through the Services on the " MetaMUI SSID " Site or following such other method as reasonably determined by the Company. In posting the notification, the Company shall state the applicable date and such supplement, variation or amendment shall take effect fourteen 14 days following the posting of such notification. However, where such supplement, modification or change is in the reasonable opinion of the Company, cause material impact to Users or substantially affect the Services or no applicable date is stated; then such supplement, variation or amendments shall take effect thirty (30) days following the posting of such notification ("Effective Date of Change"). The revised User Agreement Terms of Use, Privacy Policy & User Guide (with the revised "Last Updated" date at the top of the applicable document) will be posted on/through the Services.
4. If a User does not agree to any proposed supplement, variation or amendment, the User may express his/her/its objection before the Effective Date of Change and terminate the Services. Users who do not raise any opposition to any proposed supplement, variation or amendment shall be deemed to have agreed to such supplement, modification or change.
5. The continued access or use of the Services and the Account by the User on or after the Effective Date of Change constitutes User's agreement to be legally bound by the User Agreement, as supplemented, varied or amended. Therefore, it is the User's responsibility to (a) review the latest versions of each document forming the User Agreement; (b) raise any objection in accordance with Article 3 (4); and (c) ensure that he/she/it does not use the Services on or after the Effective Date, if the User has any objection or concerns to any of the amendment.
6. In the event that a User does not agree to any proposed supplement, variation or amendment, the Company reserves the right to suspend or terminate any Services (even if the User does not exercise his/her/its right to terminate the Services), and in such event, the User must stop using the Services and/or his/her/its Account.

4. Separate User Guide or other documents

1. The Company may establish a separate user guide ("User Guide"), including frequently asked questions ("FAQ") or any other documents in addition to these Terms of Use from time to time. The User Guide may include residents of sanctioned countries not permitted to access the Service, matters on the applicable service fees and taxes, including GST, any minimum transaction size and guidelines on the use of the Services.
2. It is the User's responsibility to keep itself informed of the Terms of Use, User Guide and any other applicable documents as may be amended from time to time.

5. User Eligibility

1. All users may access specific public areas of the " MetaMUI SSID " Site. However, only registered Users may access and use the Services. To use the Services, the individual person or legal entity who desires to become a User or customer of the Company's Services ("Applicant") will need to register for an " MetaMUI SSID " Account. The application is subject to the Applicant providing the Company with such information and documents to prove that the Applicant fulfils the following criteria:

   a.   The Applicant shall complete, to the satisfaction of the Company, a registration form supplied by the Company, either online or by such other method as the Company shall notify the Applicant;

   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. Residents of sanctioned countries not allowed to use Services and list of some countries.

   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.

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.

3. The Applicant and User agree to provide the Company with the information requested for identity verification, and the detection of money laundering, terrorist financing, fraud, or any other financial crime and the Company is permitted to keep a record of such information. 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 corporate entity), taxpayer identification number, government identification number, and information regarding your bank account (such as the name of the bank, bank's address, account type, SWIFT address, and account number) and similar personal information as it relates to its Connected Persons, Authorized Representatives and respective beneficial owners (collectively the "Relevant Third Parties"). 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. The Applicant and User agree to keep the Company updated if any of the information provided is change. 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.

5. To access "MetaMUI SSID " Site and the Services, the Client must have the necessary equipment (such as personal computer or smartphone or tablet) and the associated telecommunication service subscriptions to access the Internet. The Services can then be accessed directly using "MetaMUI SSID " Site.

6. Applicants and Users are required to provide an email address and create a password. The Company offers two (2) factor authentication via a User's mobile device (Short Message Service, SMS, or a supported Time-based One Time Password, TOTP, application). A verified phone number is required to enable two (2) factor authentication via SMS. Users are responsible for the safekeeping and maintain security and control over electronic devices that are used to access the Services. Users, responsibility to safe keep the password, and its 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 or theft of any Crypto Assets, or any   e-money, digital currency supported by the Company and/or funds held in the User's " MetaMUI SSID " 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 TOTP authentication seeds are safeguarded and not shared or made visible to others. The Company strongly recommends the use of a password and two (2) factor protected password managers to protect login credentials and Personal Identification Numbers, PINs, and biometric authentication features to safeguard two (2) factor generating mobile devices.

7. The use of the Services is subject to such threshold limit or the size of the transaction, stated in acceptable Fiat Currency as the Company may prescribe and bank accounts from licensed bank accounts acceptable to the Company. To view applicable limits, the User can log in to its " MetaMUI SSID " Account. The transaction limits may vary depending on the User's method of payment, verification steps, which the Applicant and User have completed, and other factors. The Company reserves the right to change applicable limits as it deems necessary. If you wish to raise your limits beyond the posted amounts, you may submit a request to the Company's Customer Support.

8. The Company may require the Applicant and User to promptly submit additional information about itself or its Relevant Third Parties and its business, wealth, assets, records and arrange for meetings, if necessary, with the Company's staff and Related Third Parties (such process, "Enhanced Due Diligence"). The Company reserves the right to charge the Applicant / User costs associated with such Enhanced Due Diligence although if the Company intend to do so, it will notify the User in advance. At our discretion, the Company may refuse to raise the User's limits or may lower the User's limits at a subsequent time even if Enhanced Due Diligence on the User or Relevant Third Parties was completed.

9. If the Company accepts the Applicant's registration, the Company shall notify the Applicant to that effect. Applicants who do not receive such notification shall not attempt to use the Services through any accounts.

6. Change of User's Information

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 " Site or with the assistance of Customer Support, the contact details of which are made available on /through the Services or "MetaMUI SSID " Site.
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.

7. Management of User's Account

1. The Company may limit the application of a User's username if it is likely to (i) leak the User's Personal Data or information; (ii) to lead others to mistake the User for another person or entity; (iii) if it is found to be offensive, vulgar or obscene or otherwise in bad taste; (iii) if it infringes on the rights of a third party; (iv) if it is likely to lead others to mistake the User for the Company or its Affiliates; or (v) if it is deemed necessary by the Company.
2. Each " MetaMUI SSID " Account opened by the Company is maintained and operated exclusively by such User and is not transferable to any other person. User's access and use of the Services through the User's Account shall be strictly limited to the User and if the User is a legal entity or non-natural person, its Authorized Representatives.
3. Users shall be solely responsible for registering, keeping, managing and securing any and all information required for accessing their " MetaMUI SSID " Account, including their usernames, passwords and any other security credentials assigned to the User or needed to access and use the Services using the User's Account, and shall not allow any third party to use such information. Users shall not lend, assign, transfer, sell or otherwise dispose of such information, except to its Authorized Representative and will be responsible and liable for the actions and omissions of the Authorized Representative.
4. User shall be bound and solely responsible for all acts or omissions of any person using the Services through the Account, including its Authorized Representatives. The Company is under no duty to inquire or verify the identity, authority or capacity of any person using or purporting to use the Services through the Account. The Company is entitled to rely on any instructions submitted by any person accessing or using the Account, even if made fraudulently or even if they conflict with the terms of any other instructions given by the User. The Company shall consider a user who successfully logs into an Account or use the Services through any Account to be a User of that Account, after the normal verification procedure have been applied and shall deem all transactions made by such user as effective transactions even if the username and password are fabricated, falsified, fraudulently used, or used without authority.
5. If a User becomes aware that its information used to access the User's Account has been lost, stolen, disclosed to or used by a third party or compromised in any other way, the User shall immediately notify the Company's Customer Support of this fact and comply with any instructions provided by the Company. The Company may take immediate steps, including to prevent any login and the suspension or use of the Account, provided always that the User shall remain responsible for any actions taken through the use of the Account before the Account is logged out, Services suspended or terminated.
6. The Company shall not be liable for any Losses incurred by a User due to the loss, theft, inadequate management, negligent use or disclosure of any information required for accessing such User's Account, including but not limited to such User's password or other security credentials.

8. Protection of Personal Data

1. Each User agrees that the Company, as the operators and providers of the Services, may collect, use, disclose and 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.
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, share and 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.

9. Company's General Obligations

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

10. Users' Obligations

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 " Site, which it is not authorised);

b. change any Content that is posted or provided by the Company and permitted third parties, including falsifying or deleting any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source material that is uploaded or otherwise provided by the Users;

c. transmit or post information, including upload, post, email or otherwise transmit any submission that is illegal immoral, obscene or defamatory of any person. The Users do not have a right to transmit under contractual, fiduciary or other relationships (such as inside information, trade secrets, proprietary and confidential information learned or disclosed as part of non-disclosure undertakings) on or through the Services or " MetaMUI SSID " Site other than those that are permitted by the Company;

d. upload, post, email or otherwise transmit any unsolicited or unauthorised advertising, promotional materials, "junk mail," "spam," "chain letters," "pyramid schemes," or any other form of solicitation, except in those areas that Users may designate for such purpose;

e. 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 " Site or any of the Contents contained therein;

f. engage in any conduct, act or behaviour which may damage the reputation of the Company, its Affiliates or any third party or disrupt any of their operations;

g. disclose or post obscene or violent messages, videos, audios, false facts or any other information that harms public order and proper social customs, on or through the Services;

h. duplicate or create any derivative works based on " MetaMUI SSID " Site 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";

i. use " MetaMUI SSID " Site 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";

j. use the Services for any illegal or improper business purposes,

k. act as agent or nominee on behalf of any third party in using the User's Account;

l. 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;

m. 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;

n. 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;

o. circumvent any encryption or other security tools used anywhere on the " MetaMUI SSID " Site or in conjunction with the Services;

p. 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 " Site or in conjunction with the Services;

q.   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 Crypto Assets or concern the market for falsely manipulating the price of Crypto Assets, including using the Services to impersonate the Company or any other User or person;

r.   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;

s.   engage in any conduct, act or behaviour that is intended to or which may manipulate the market for Crypto Assets or the prices of Crypto Assets or induce fraudulently or dishonestly, any other person to trade in Crypto Assets;

t.   disrupt sound transaction order by methods of exercising undue influence on the prices of Crypto Assets; or

u.   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 " Site's name or Company's Marks.

v.   do anything that may adversely affect proper operation of the " MetaMUI SSID "   Site, the Services and the reputation and goodwill of the Company.

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.

11. Intellectual Property Rights on Postings

1. By submitting, posting or displaying any Postings or content on or through the Services, the User grants to the Company, a worldwide, non-exclusive, royalty-free license to:

a.   use, edit, store, copy, modify, disclose, adapt, reproduce, transmit, publicly perform, publicly post and distribute such Postings or contents thereof to operate, improve, enhance and promote the Services, to develop any new service or feature;

b.   use such Postings or materials thereof to manufacture, produce or distribute derivative works;

c.   allow media and mobile carriers to report and broadcast Postings or contents thereof to promote or market the Services;

2. If the Company intends to use a User's Posting, it may obtain the User's prior consent by phone, fax, or e-mail.

3. Even when the User Agreement is terminated, either by the User or the Company, this license as contemplated in Paragraph 1 above shall survive the termination of the User Agreement.

12. Right to Use Postings

1. A User, not the Company, shall be liable for any Losses or other issues that arise from the use of the User's Postings by the Company.
2. The User shall indemnify the Company and its Affiliates from all Losses arising from any claims, actions or proceedings from third parties against the Company or its Affiliates for unauthorised use of the Postings or any breach of any Intellectual Property Rights of such third parties in connection with the Postings.

13. Ownership of Intellectual Property Rights

1. The names, images and logos or any other trademarks ("Marks") identifying the Company or third parties and their products and services are subject to copyright, design rights and trademarks of the Company or its Affiliates, and any other relevant third parties and all rights to the Marks are expressly reserved, by the Company or its Affiliates or the relevant third parties. Nothing contained in the User Agreement shall be construed as conferring by implication, estoppel or otherwise any license or right to use any trademark, patent, design right or copyright of the Company, its Affiliates or any other third party, without the prior written consent of the Company or such third party. Users shall not use the Marks of the Company or its Affiliates, or the Marks of any other third party in any way, including in any advertising or publicity, or as a hyperlink without the Company's prior written consent.
2. All references to "MetaMUI SSID"   Site shall include "www.swnglobal.network" and such similar or derivative use of the Company or " MetaMUI SSID "   website names, including that of its Affiliates and all logos related to the Services or displayed on the " MetaMUI SSID " Site are trademarks or registered Marks of the Company or its licensors. Users may not copy, imitate or use them without the Company's prior written consent.
3. The Company, its Affiliates and licensors own and retain all rights, titles and interests in and to (a) " MetaMUI SSID " Site, including all platforms, websites and any other facilities used to provide the Services; (b) all hardware, software, and other items used to provide the Services; and (c) all materials, including without limitation, the information, databases, data, documents, online graphics, audio and video, made available on/through the Services, which contains proprietary and confidential information that is protected by applicable intellectual property and other laws. Except as expressly authorized by the Company, Users shall not copy, modify, publish, transmit, distribute, perform, display or sell any of our proprietary information. The Users shall also not decompile, reverse engineer or otherwise attempt to discover the source code of any content available on or through the Services except under the specific circumstances expressly permitted by the Company in writing.
4. In the event that Users download any software, applications or script on or through the Services or " MetaMUI SSID " Site, the software, applications or text, including any files, images incorporated in or generated by the software and data accompanying, the Company licenses the software (collectively, the "Software") to the Users on a non-exclusive, non-transferable, and non-sub licensable basis for the sole purpose of utilizing the Services in accordance with the User Agreement. For the avoidance of doubt, the Company is not

transferring and do not transfer, title ownership or any other rights to the Software to the Users. Users shall not redistribute, sell, decompile, reverse-engineer, disassemble or otherwise deal with the Software. Any Software downloaded on or through the Services shall be at the Users' own risk.

5. Users shall not imitate, copy, modify, decompile, disassemble, reverse engineer, distribute, disseminate, reproduce, license or create any derivative works from, assign, transfer or sell, in full or in part and in any way, the Services or any Contents, information, data, products or services obtained through or in connection with the Services ("Service Contents"). Unauthorized conduct or use of the Services or the Service Contents may violate the Company or any third-party owners' Intellectual Property Rights and may also be an offence under the Computer Misuse Act.

14. Provision of Services

1. The Company may offer one or more Services from time to time, and the offer of each Service is subject to Applicable Laws.
2. One or more hosted digital currency wallets or " MetaMUI SSID " Wallet enabling Users to store, track, transfer and manage its balances of supported Crypto Assets, like Bitcoin or Ethereum;
3. A Crypto Assets exchange service that allows you to obtain prices for your purchases and sales of Crypto Assets ("Crypto Assets Exchange"). As a Crypto Assets Exchange, the Company do not, unless otherwise stated, issue Crypto Assets. The Crypto Assets Exchange merely provides a means or platform for its Users to conveniently trade or exchange their existing Crypto Assets and digital currency with other Users or with the Company or Market Makers.
4. Subject to applicable network fees (miner or gas fees), trading and/or transfer charges and applicable taxes, a Crypto Assets conversion service enables you to buy and sell Crypto Assets, which essentially means a User can convert one set of Crypto Asset into another set of Crypto Asset with other Users, the Company or Market Makers, as applicable (the "Conversion Services").
5. 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.
6. 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;

   g.   there is a lack of liquidity in any Crypto Assets, as determined in the sole and absolute discretion of the Company;

   h.   required by Applicable Laws; or

   i.   the Company otherwise determines, in its sole and absolute discretion, that a suspension or discontinuance of all or part of the Services is necessary (including where suspension or discontinuance is required to be in line with operational, technical or business needs of the Company).

7. 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.

15. Use of Services – Payment & Transacting in Crypto Assets

1. One of the ways to transact in Crypto Assets is for the User to transfer Fiat Currency into the bank account designated by the Company ("Designated Bank Account") using one of the acceptable payment methods available on the " MetaMUI SSID " Site, such as a credit, debit card or bank transfer from a licensed bank acceptable to the Company. Such Fiat Currencies are maintained in the Designated Bank Account, and the Company shall be entitled and authorised to transfer or withdraw such Fiat Currencies from the Designated Bank Account to any other persons for settlement of a trade entered into by the User. The Company will keep records of the balance of Fiat Currencies held in the Designated Bank Account that is attributable from or to each User, and such records shall be deemed conclusive evidence save in the case of fraud or manifest error by the Company. The User acknowledges that Fiat Currencies held in the Designated Bank Account are maintained with third-party licensed banks deposits, and not as trust money for the benefit of the Users. User agrees that it shall not be entitled to any interests accrued from the Fiat Currency that it transfers to the Designated Bank Account and waives all rights to such interests and acknowledges that the Company is not obliged to hold such interests or transfer such interests to the User. The User's " MetaMUI SSID " Wallet will show the deposited Fiat Currency in amounts and denominated currency.
2. In addition to the Fiat Currency, the User can also transact in Crypto Assets, by the transfer or deposit of the User's own Crypto Assets into the Users " MetaMUI SSID " Wallet, following the process steps prescribed on the "MetaMUI SSID " Site. Once transferred and successfully received, the User's " MetaMUI SSID " Wallet will show the Crypto Assets deposited and if the User has also deposited the Fiat Currency into the Designated Bank Account, the User's "MetaMUI SSID " Wallet will show both Crypto Assets and Fiat Currency, available on the relevant User's "MetaMUI SSID " Wallet.

3. A User shall submit an order on the sale or purchase of Crypto Assets only in the method prescribed by the Company on the "MetaMUI SSID " Site.
4. When the User submits an order to purchase or transact in Crypto Assets, the User's " MetaMUI SSID " Wallet must own a sufficient amount of the relevant Fiat Currency in the Designated Bank Account, or the relevant Crypto Assets in the " MetaMUI SSID " Wallet, to cover the Buy Price / Sell Price or transaction price, applicable fees, charges and taxes as the case may be, that is required to buy the relevant Crypto Assets (in the case of a buy order), or to deliver the relevant Crypto Assets (in the case of a sell order).
5. Before a User submits or confirms the order, the Company will provide a summary that includes the quantity and price of the Crypto Assets that the User intends to purchase or sell, and the network fees (miner or gas fees), trading and/or transfer charges and Goods & Services Tax or tax ("GST") as they may be applicable. The User agrees that the Company's failure to provide this summary or any order confirmation does not affect the order submitted by the User. Nevertheless, Users may withdraw or change orders submitted, at any time before the Company executes the orders.
6. When the User gives its instructions to purchase Crypto Assets on the " MetaMUI SSID " Site, the User cannot withdraw its consent to any orders unless the purchase or sale is not due to occur until an agreed future date, e.g. if the User sets up a schedule of recurring purchase or sale of Crypto Assets ("Future Transaction"). In the case of a Future Transaction, the User may withdraw its consent up until the end of the business day before the date that the Future Transaction is due to take place. The User may withdraw its consent to a Future Transaction, following the instructions stated on the " MetaMUI SSID " Site.
7. The User will be able to see its " MetaMUI SSID " Wallet balance and transaction history on its Account using the " MetaMUI SSID " Site, including (i) the amount and value, i.e. price of each Crypto Assets transacted; (ii) a reference to the e-wallet address of the buyer and/or seller (as appropriate); (iii) breakdown of any fees, charges (including any applicable GST); and (iv) the debit or credit date of each Crypto Assets purchase (as appropriate).
8. Before redeeming the fund balances, whether, in Fiat Currency or Crypto Assets from the User's " MetaMUI SSID " Wallet, the Company may conduct additional checks to prevent fraud, money laundering, terrorist financing and other financial crimes, including verifying the User's full legal name and identity. If issues arise from such checks, it may lead the User being delayed or even prevented, from withdrawing its fund balances.
9. Users agree that neither the Company nor its Affiliates is providing any advice, guarantee or forecast on any Crypto Assets, the price thereof, or trading in any Crypto Assets and shall not be liable for any Losses incurred by Users for trading in Crypto Assets (including Losses arising from any price fluctuations in Crypto Assets).
10. Where a purchase of Crypto Assets or redemption of fund balances is initiated from the User's " MetaMUI SSID " Wallet using the User's credentials and unless the Company were informed, otherwise, it will assume that either the User had initiated the instruction or had authorised such transaction and will execute the orders accordingly.
11. If the User believes that it did not authorize a particular transaction or that an order was incorrectly carried out, the User must contact the Company's Customer Support as soon as possible and, in any case, no later than 30 calendar days after the relevant transaction have occurred, either by email or by phone, as stated on the "MetaMUI SSID " Site. It is essential that the User regularly check its "MetaMUI SSID " Wallet balance and transaction history regularly to ensure any unauthorised or incorrect transactions are identified and notified to the Company's Customer Support at the earliest possible opportunity. The Company will not be responsible or liable for any claim for unauthorised or incorrect transactions unless the User has notified the Company following this section.
12. If an unauthorised transaction occurs and the User was able to notify the Company's Customer Support on time in order that the Company may prevent the order or trade from being executed, the Company will restore the User's fund balance in the User's " MetaMUI SSID " Wallet to the state it would have been in had the unauthorised transaction not taken place. If the User did not notify on time for the Company to stop the transaction from being executed, then the Company will use its best efforts to reverse the transaction.
13. The User may appoint its Related Third Parties to access the User's "MetaMUI SSID " Wallet. The User should be aware that by such access, the Related Third Party may access the User's transactional and other data, and may initiate order instructions or transfers from its " MetaMUI SSID " Wallet.
14. The Company reserves the right to refuse access to any Related Third Parties for objectively justified and duly evidenced reasons relating to unauthorised or fraudulent access to User's " MetaMUI SSID " Wallet. In such cases, unless Applicable Law prohibits the Company, the Company will inform the User that the Relevant Third Party's access has been denied and the reasons why. The Company will only permit access again once the Company is satisfied that the reasons for refusing access no longer exist.
15. The User provides its explicit consent to the Company in accessing, processing and retaining any personal information the User or its Related Third Parties provide to the Company for the provision of these Services. This consent is not related to and does not affect, any rights or obligations the Company or the User have the following data protection laws and regulations. The User can withdraw its consent to the Company to provide the Services to the User at any time by closing its account with the Company. However, the Company may retain and continue to process the User's personal information for other purposes.
16. The User further agrees that neither the Company nor its Affiliates are guaranteeing the availability of any Crypto Assets pairings or Crypto Assets/Fiat Currency pairs on its Services. In the event of the suspension of any Crypto Assets markets, any occurrence of Force Majeure Events, market volatility, lack of MM or liquidity providers or changes in market conditions as determined by the Company in its sole and absolute discretion, or any changes or developments in Applicable Law, the Company may, in its sole and absolute discretion and without prior notice to Users, take one of the following steps and the Company shall not be liable for the Losses incurred by User as a result of any such actions taken:

   a. denying any access to the Account and use of the Services;

   b. suspending all activities within the Account and Services;

   c. cancelling any order submitted by any User; or

   d. settling any positions held by any User regardless of whether such User has submitted an order.

16. Crypto Assets Services – Application of " MetaMUI SSID " Wallet

1. The "MetaMUI SSID " Wallet enables the User to send Crypto Assets to, request, receive, and store Crypto Assets from, third parties by giving instructions through the "MetaMUI SSID " Site (each such transaction is a "Crypto Assets Transfers").

2. The Company will process Crypto Assets Transfers following the instructions the User provides to the Company through the "MetaMUI SSID " Site. The User is obliged to verify all orders and transaction information before submitting instructions through the " MetaMUI SSID" Site. The Company do not guarantee the identity of any User, remitter, receiver, requester or other parties. Crypto Assets Transfers which have been broadcasted on the relevant network, cannot be reversed.
3. To initiate a Crypto Assets Transfer, a User should specify the recipient's " MetaMUI SSID " Wallet's crypto asset address or External Crypto Asset Address. Once submitted to a network, a Crypto Assets Transfer will be unconfirmed for a period pending sufficient confirmation of the transaction by the relevant network. A Crypto Assets Transfer is not complete while it is pending. Crypto Assets associated with Crypto Assets Transfer that is pending will be designated accordingly and will not be included in your "MetaMUI SSID " Wallet balance or be available to conduct other Crypto Assets Transfers.
4. The Company may charge network fees (miner or gas fees), any other trading and transfer charges and taxes, including GST, where applicable, to process a Crypto Assets Transfer on the User's behalf. The Company will calculate the network, trading and transfer fees at its discretion, although the Company will always notify the User of the network, trading, transfer fees and applicable GST (if any) at or before the time the User authorises or confirms the Crypto Assets Transfers.
5. The Company may refuse to process or cancel any pending Crypto Assets Transfer as required by Applicable Law or any court or other authority to which the Company is subject to, in any jurisdiction.
6. The Crypto Assets Services are available only in connection with those Crypto Assets and Fiat Currency that the Company supports and this may change from time to time. Under no circumstances should the User attempt to use the User's " MetaMUI SSID" Wallet to store, send, request, or receive crypto assets that the Company do not support (although the Company will use reasonable efforts to help the User move or sell crypto assets that the Company do not support). The Company assume no responsibility or liability in connection with the loss of crypto assets through the User's attempt to use " MetaMUI SSID " Wallet for crypto assets that the Company do not support.
7. If the User has any questions about which Crypto Assets the Company currently support, please contact the Company's Customer Support or refer to the "MetaMUI SSID " Site.
8. The Company will securely store the Crypto Assets private keys, which are the means by which the User can safely approve a Crypto Assets Transfer. The Company safely store private keys in the Company's control in a combination of online and offline storage. As a result, it may be necessary for the Company to retrieve specific information from offline storage to facilitate a Crypto Assets Transfer following the User's instructions, and the User acknowledges that this may delay the initiation or credit of such Crypto Assets Transfer.
9. The Company have no control over or can be liable for, the delivery, quality, safety, legality or any other aspect of any Crypto Assets or goods and services that the User may purchase or sell to or from a third party (including other Users of Company's Services). The Company is not responsible for ensuring that a third-party buyer or a seller the User transact with will complete the transaction or is authorised to do so. If the User experience a problem with any Crypto Assets or goods and services purchased from, or sold to, a third party using Crypto Assets transferred utilising the Company's Services, or if the User has a dispute with such third party, the User should resolve the conflict directly with that third party. If the User believes a third party has behaved in a fraudulent, misleading, or inappropriate manner, or if the User cannot adequately resolve a dispute with a third party, the User may notify the Company's Customer Support so that the Company may consider what action to take, if any.
10. Unless announced explicitly on the " MetaMUI SSID " Site or other official public statements, the Company do not support metacoins, coloured coins, side chains, or other derivatives, enhanced, or forked protocols, tokens, or coins which supplement or interact with a Crypto Asset the Company support (collectively, "Advanced Protocols"). The User should not use its " MetaMUI SSID " Account or Wallet to attempt to receive, request, send, store, or engage in any other type of transaction involving an Advanced Protocol. The Company's platform is not configured to detect or support securely, Advanced Protocol transactions. The User acknowledges and agrees that the Company have no responsibility whatsoever in respect of an unsupported Advanced Protocol.
11. The Company do not own or control the underlying software protocols which govern the operation of Crypto Assets supported on the Company's platform. In general, the underlying protocols are open source, and anyone can use, copy, modify, and distribute them. The Company assume no responsibility for the operation of the underlying protocols and is not able to guarantee their functionality, security, or availability.
12. The User acknowledges and accepts the risk that underlying software protocols relating to any Crypto Assets Users store in the User's " MetaMUI SSID " Wallet, may change.
13. In particular, the underlying protocols are likely to be subject to sudden changes in operating rules ("Forks"), and such Forks may materially affect the value, function, and the name of the Crypto Assets the User store in its "MetaMUI SSID " Wallet. Where possible, the Company may provide the User with notices or alerts on Forks, and the User must read such notifications or alerts received so that the User may consider how to deal with upcoming Forks. However, it is the User's responsibility to be aware of, and discuss how to deal with, forthcoming Forks. In the event of a Fork, there is a risk that the Company may need to temporarily suspend operations concerning that Fork without providing notice to Users. The Company may, in its reasonable discretion, decline to support either or both branches of a Fork.
14. Users acknowledge the risks presented by Forks and accept that the Company have no responsibility to assist Users to move or sell an unsupported branch of a Forked protocol.

17. Dealing as Principal

1. The Company may from time to time, as principal, have positions in, or may buy or sell, or make a market in any Crypto Assets or participate in the Crypto Assets Exchange Markets, which the User has an interest or is also engaging in. The User further acknowledges and agrees that the Company or its Affiliates may be a counterparty to its trade or have a position or a direct or indirect interest in any transaction even if the Company takes up a position that is opposite to the position taken by the User, or have bought or sold any Crypto Assets as principal for its account or as principal or agent for the consideration of itself or its Affiliates. As long as there is no conflict of interest issue created by the Company's position or involvement in the Crypto Assets Transaction, the User agrees that the Company is not obliged to disclose to the User, at the time of or after entering into a trade, that the Company is acting as principal for its account or acting as principal or agent for the account of its Affiliates.
2. To the extent that the Company and its Affiliates have applied its conflict of interest controls, the Company accepts no liability if the User suffers any Loss as a result of any of the trades or transactions as mentioned above. The Client acknowledges that the Company and its Affiliates may profit or receive any gain, profits, benefits or returns from any such transaction and agrees that the Company and its Affiliates (as the case may be) shall not be liable to account or specifically disclose to the Client details of any such gain, profits, benefits or returns, and shall be absolutely entitled to receive and retain for the Company and its Affiliates' benefits, all such gain, profits, benefits or returns derived from any such contract or trade between the User and the Company and its Affiliates, as long as they are no known

conflict of interest position. If such conflict position were to exist, the Company is obliged to disclose its position of conflict to the relevant User to obtain such User's consent. If no approval is given, then the Company shall not participate in such trade.

3. The officers and employees of the Company and its Affiliates may also buy or sell Crypto Assets with Users for their accounts or accounts in which such officers and employees have an interest in ("Employee Personal Account Transaction"). While the Company has implemented internal policies requiring all the officers and employees of the Company to adhere to limit the number and volume of Employee Personal Account Transaction that each officer and employee of the Company may conduct, and to adhere to specific code of conduct and principles in carrying out such Employee Personal Account Transaction, the Company does not make any representation, undertaking or warranty that the officers and employees will adhere to such internal policies. The Company and its Affiliates accept no responsibility or obligation towards any Employee Personal Account Transaction and excludes all liabilities and obligations whatsoever concerning and arising from such Employee Personal Account Transaction.

18. Market Data & Crypto Assets values

1. The Company's market data has real value, and the Users receiving access to such data agrees that it will not redistribute, retransmit, duplicate, publish or otherwise make such data available in any way, either through automated, manual, or any other means, for the purpose of generating revenue or deriving some benefit, either directly or indirectly. Any distribution, publication, or transmission of the Company's live market feed without the Company's consent is a material breach of this Agreement and a violation of the Company property rights for which, it may seek appropriate legal recourse. Users agree that the Company is not responsible for any adverse consequences that the User may experience, or costs that the User may incur, arising from any lapse, failure, outage, or error in receiving live market value date from the Company.

2. Users understand and agree that, due to technical and other restrictions, the Crypto Assets and virtual or digital currency values displayed on " MetaMUI SSID" Site may be delayed and therefore not reflect the current, live market value of such currency. Nonetheless, you agree that the values displayed on " MetaMUI SSID " Site, control your Account and will determine the values concerning your use of the " MetaMUI SSID " Site and Services, including the Crypto Exchange Markets.

19. Disclaimer; Risk factors

1. The Company is not responsible for any Losses incurred by Users as a result of its use of the Services or for the User's failure to understand the nature and risks of crypto assets, virtual or digital currencies or the Crypto Exchange Market. All the Company is providing the Users is primarily a method by which Users can exchange, trade, and store digital or virtual currencies, using Crypto Assets or Fiat Currency and the Company make no representations or warranties concerning the value, stability, or legality of any such Crypto Assets, digital or virtual currencies.

2. The Company is not licensed, authorised, registered, approved or supervised by any financial regulator and does not hold itself out as such. Nothing in the User Agreement shall be construed as the Company providing or offering to provide any license and regulated activities.

3. Users acknowledge the following risks related to the User's use of the " MetaMUI SSID" Site and the Services:

a. The risk of loss in trading Crypto Assets, e-money, virtual or digital currencies or tokens such as Bitcoin or other Crypto Asset may be substantial, and Losses may occur over a short period.

b. The price and liquidity of Crypto Assets have been subject to significant fluctuations in the past and may be subject to substantial volatility in the future.

c. Crypto Assets and other e-money, virtual or digital currencies are not legal tender, not backed by any government, accounts and value balances are not covered or protected by any insurance or investor protection scheme.

d. Legislative and regulatory changes or actions at the state, regional or international level may adversely affect the use, transfer, exchange and value of Crypto Assets and other e-money, virtual or digital currencies.

e. Transactions in Crypto Assets and other e-money, virtual or digital currencies may be irreversible, and accordingly, Losses due to fraudulent or accidental transactions may not be recoverable.

f. Some Crypto Assets and other e-money, virtual or digital currencies transactions are considered executed when the transaction is recorded on a public ledger, even if it differs from the date or time that the Users initiates the transactions.

g. The value of Crypto Assets and other e-money, virtual or digital currencies may be derived from the continued willingness of market participants to exchange Fiat Currency for Crypto Assets or other e-money, virtual or digital currencies, which may result in the potential for permanent and total loss of value of a particular Crypto Assets and other e-money, virtual or digital currencies should the market for that Crypto Assets and other e-money, virtual or digital currencies disappear.

h. There is no assurance that a person who accepts Crypto Assets and other e-money, virtual or digital currencies as a payment today will continue to do so in the future.

i. The nature of Crypto Assets and other e-money, virtual or digital currencies may lead to an increased risk of fraud or cyber hacks or attacks, and may mean that technological difficulties experienced by the Company may prevent the access or use of the Users' Crypto Assets and other e-money, virtual or digital currencies.

j. Any of the Users' deposit Account and " MetaMUI SSID " Wallet held for your benefit may not be sufficient to cover all Losses incurred by the Users.

4. Users acknowledge and agree that Users are solely responsible for determining the nature, potential value, suitability and appropriateness of those risks for themselves and that the Company does not give advice or recommendations regarding Crypto Assets and other e-money, virtual or digital currencies, including the suitability and appropriateness of and investment strategies for Crypto Assets and other e-money, virtual or digital currencies. Users acknowledge and agree that Users shall access and use the Services and the " MetaMUI SSID" Site at its own risk.

5. The brief statement, does not disclose all of the risks associated with trading, investing and holding Crypto Assets and other e-money, virtual or digital currencies. Users should, therefore, carefully consider whether such trading investing and holding is suitable for the relevant User in light of its own circumstances and financial resources. Users should be aware that the User may sustain a total loss of its funds in the User's Account and " MetaMUI SSID " Wallet and that under certain market conditions, the relevant User may find it difficult or impossible to liquidate a position.

20. Limitation on Use of Services

1. The Company may restrict Users from logging on or access to the User's Account if it deems appropriate, including without limitation under any of the following circumstances:

    a. If the User enters wrong passwords successively;

    b. If a User's Account has been hacked, stolen, disclosed to or used by a third party or compromised in any other way or the Company has a suspicion that such an event has occurred;

    c. If a User's Account is used for fraudulent or illegal activities of the Company has a suspicion that such an event has occurred; or

    d. any other reasons as set out in the Company's policy and process.

2. The Company may limit the Users' deposit and withdrawal of Fiat Currency or Crypto Assets if it deems appropriate, including without limitation under any of the following circumstances:

    - if a User's name is different from the name of the depositor;
    - if the first withdrawal amount after acquiring membership or User account status is excessively high;
    - if the Company has to limit or delay deposits and withdrawals following its policies and processes;
    - if required by Applicable Law or the Company's policy and process;
    - if there is suspicion of any fraud, money laundering or terrorist financing;

3. The Company may stipulate any other terms and details of limitation on the use of the Services under this Article in the User Guide.

4. If the Company limits the use of the Services under this Article or terminates the User Agreement, the Company shall, subject to Applicable Law or unless otherwise provided in other provisions of this User Agreement.

5. Users may object to the limitation on the use of the Services under this Article in the procedure prescribed by the Company. If the Company considers, in its sole and absolute discretion, such an objection to be justifiable and that there is no longer any concern resulting in the limitation or suspension in the first place, the Company may resume the use of the Services.

21. Termination or Suspension of Account, Services or User Agreement

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 " Site) at any time by giving fourteen (14) days prior notice.
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 " Account and/or Wallet; 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 or " MetaMUI SSID " Wallet; 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 these 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. if User's credit, debit card, designated bank account or any other valid payment method linked to the User's " MetaMUI SSID " Wallet is declined or rejected under suspicious circumstances;

    f. is aware that the User's " MetaMUI SSID " Account and Wallet 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;

    g. 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 "   Accounts and Wallets or abusing promotions which the Company has on offer from time to time;

h. 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;

i. 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;

j. 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;

k. 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;

l. 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;

m. is aware that the representations and warranties is not correct or ceases to be true; or

n. determined by the Company in its reasonable judgement.

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

4. If the Company (i) refuse to complete a transaction; or (ii) suspend or close the User's Account or Wallet; 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 refuse to complete a transaction and suspend the User's Account or Wallet, 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 cancelled the transaction.

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 or " MetaMUI SSID " Wallets, 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 " 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.

6. 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.

7. Upon termination of the User Agreement, the liabilities owed by the User to the Company shall automatically become due, and the User shall immediately pay all outstanding debts to the Company, and the User shall immediately cease using the Account. If User fails to settle any outstanding debts or liabilities within fourteen days of termination, the Company may liquidate the User's position in its " MetaMUI SSID " Wallet or the Designated Bank Account to satisfy any such outstanding obligations. The User grants a power of attorney and authority to the Company to carry out any such actions to liquidate the User's held positions for the purposes mentioned above.

8. 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.

9. 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 Crypto 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. 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 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.

11. 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 crypto assets), subject always to Applicable Law and the Privacy Policy.

22. Notices to Users

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. mailing or registered address at User's registered or residential address, and the notice is deemed received when User or its representative accepts the service or 3 working days, whichever is earlier; or

c. 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.

23. Representations and Warranties

1. Each User represents, undertakes and warrants that:

a. he/she/it has the capacity, power and authority to enter into, exercise his/her/its rights and perform and comply with his/her/its obligations under the User Agreement;

b. where the User is a legal entity, it is validly existing and duly incorporated, established or constituted under the laws of the jurisdiction where it is established or formed;

c. all actions, conditions and things required to be taken, fulfilled and done, in order: (i) to enable the User to enter into lawfully, exercise his /her/its rights, perform and comply with the User's obligations under the User Agreement, and (ii) to ensure that those obligations are valid, legally binding and enforceable, have been taken, fulfilled and done;

d. the User's obligations under the User Agreement are valid, binding and enforceable;

e. the User is solvent, able to pay his/her/its debts as they fall due and are a going concern or not an undischarged bankrupt;

f. the User's entry into, exercise of his/her/its rights and/or compliance with his/her/its obligations under the User Agreement does not and will not (i) violate any agreement to which the User or where applicable, any of its Related Third Parties, is a party or which is binding on any of the User or the User's respective assets, or (ii) result in the existence of, or oblige any of the User to create, any security over those assets;

g. the User has obtained all consents, licenses, approvals or authorizations of, exemptions by or registrations with or declarations by, any governmental or other authority that the User requires, and these are valid and subsisting, which will not contravene the execution or performance of the User Agreement;

h. the User is not and will not be using the Services to fund any illegal or criminal activities (including financing of terrorism);

i. the User is using the Services (including the trading in Crypto Assets) for its account and not for any other persons (whether in his/her/its capacity as agent, broker, nominee or otherwise);

j. all information that the User provide or submit to the Company, including any additional confirmations or declarations which the Company requires from the User from time to time, is correct, accurate and complete and not misleading in any material particular.

24. Limitation on Liability

1. Notwithstanding any provisions in this User Agreement, the User acknowledges and agrees that the Company, its Affiliates and any of its respective directors, officers, employees, agents, contractors, suppliers, successors and assigns, are not liable to the User for any indirect, consequential, incidental, special or punitive Losses, or any direct or indirect loss of profits or investment losses suffered by the User or any Related Third Parties, whether arising based on a claim in contract, tort, breach of statutory duty or otherwise, under any circumstances or where such Losses arises from or is in connection with the acts or omission of other Users.
2. Without prejudice to the generality of the foregoing, Users acknowledge that any investment made through the Services and on the basis of any information acquired through the Services that are provided directly or indirectly from any other Users, may incur Losses. A User shall be entirely liable for its own final decision and bear all liability for such Losses, and the Company shall not be responsible for the trustworthiness, accuracy and legality of the information, materials and facts that are posted by Users on the Services. The Company has no relation to the news, opinions and materials that are published by Users within the Services, and a User who posts writings and Users who access to such writings shall be entirely responsible for any liability arising from the details of such writings. Each User shall be fully responsible for handling and resolving any disputes with another User or a third party concerning the use of any Service. The Company is neither obligated to be involved in nor is liable for, any dispute that arises between Users or between a User and any third party through the Services.
3. Notwithstanding any provisions in this Agreement, the Company shall not be liable for any Losses, whether direct, indirect, consequential, incidental, special or punitive Losses, or any direct or indirect loss of profits or investment losses suffered by the User or any third party, whether arising based on a claim in contract, tort, breach of statutory duty or otherwise, where such Losses arises from or is in connection with trading, investments or speculations in Crypto Assets by the Users, including but not limited to fluctuations in prices of Crypto Assets, lack of liquidity of Crypto Assets or any Crypto Assets Market or User's insufficient understanding of the nature, mechanisms, market operations, risks and any other information relating to Crypto Assets. The Company does not provide any advice on Crypto Assets or any guarantee or representation on the value, stability or legality of Cryptocurrencies, and nothing in this Agreement or the Services shall be construed as such.
4. Notwithstanding any provisions in this Agreement, the Company, its Affiliates or service providers, or any of its officers, directors, agents, employees or representatives, shall not be liable for any Losses, whether direct, indirect, consequential, incidental, special or punitive Losses, or any direct or indirect loss of profits or investment losses suffered by the User or any third party, whether arising based on a claim in contract under or in connection with this User Agreement, tort, breach of statutory duty or otherwise, where such Losses derives from or is related to:

a. The occurrence of a Force Majeure Event;

b. A third party's act of illegally accessing the server of the Company, or disrupting the normal operation of other services, or using Users' information without being authorised;

c. Any failure or limitation of any Service which is inevitably caused by the inherent attributes of Crypto Assets, such as defects or technical limits in the system of issuing and managing Crypto Assets;

d. any reason attributable to Users, including Users loss of or damage to reputation or goodwill; any loss of business or opportunity, customers or contracts; any loss or waste of overheads, management or other staff time; or any other loss of revenue or actual or anticipated savings, even if the Company were advised of or knew or should have known of the possibility of the same;

e. any loss of use of hardware, software or data and/or any corruption of data; including but not limited to any losses or damages arising out of or relating to any inaccuracy, defect or omission of crypto assets price data; any error or delay in the transmission of such data; and / or any interruption in any such data;

f. any inaccuracies contained in information provided by the Company through the Services where the information is obtained from third party or third-party sources;

g. any failure to receive or delay in receiving instructions or orders because of any failure on the part of the User or any device or facility used by the User to access the Services or Account;

h. any delay where the contents of instruction by User are ambiguous, incomplete or otherwise inaccurate;

i. any unauthorized use of the Services or Account;

j. any act or omission of telecommunications carriers, internet service providers or any other service providers;

k. the exercise of any of the Company's rights under the User Agreement, including any loss or damage whatsoever which does not stem directly from the Company's breach of this User Agreement; or

l. any loss or damage whatsoever which is more than that which is directly caused by the Company's breach of this User Agreement (whether or not the User can prove such loss or damage);

m.   the Company's reliance on information submitted by Users to the Company;

n. the future enactment or amendment of any Applicable Law applying to virtual or crypto assets, including any applicable tax liabilities including consumption tax;

o. User's use of any websites or links made available on or through the Services that are not operated by the Company; or

p. any other discontinuance, suspension, termination, unavailability or alteration of any Services that are carried out following the terms of the User Agreement.

q. transfers of Crypto Assets or Fiat Currency to the User's External Crypto Assets Address, designated bank account or other accounts provided by the User, or any other transfers carried out in accordance with User's instructions. Unless specially provided in relevant statutes, the Company shall not be liable for the use of any Services that are offered for free;

r. any loss of profits or loss of expected revenue or gains, including any loss of anticipated trading profits and any actual or hypothetical trading losses, even if the Company were to be advised of or knew or should have known of the possibility of the same. For example; if the User's alleged claim that the Company had failed to process a buy or sell order properly, the User's claim for damages is limited to the value of the supported Crypto Assets at issue in the transaction. The User may not recover for any "loss" of anticipated trading profits or for any actual trading losses made as a result of the failure to buy or sell.

5. A User agrees to indemnify the Company, its Affiliates or service providers, or any of its officers, directors, agents, joint venture partners and entities, respective employees and representatives against any and all Losses (including attorneys' fees and any fines, fees, GST or penalties imposed by any regulatory authority) arising from any claims, actions or proceedings filed by a third party, including any claim for damages or suits, as a result of the User's illegal acts or violation of this User Agreement in using the Services.

6. Each User shall, at its responsibility and expense, investigate whether the User's use of any Service is in violation of any Applicable Law which applies to the User, and the Company does not provide any advice or guarantee that a User's use of any Service will conform to any Applicable Law which applies to that User.

7. Notwithstanding any provisions in this User Agreement, the Company conducts Services that provide a platform for trading Crypto Assets and is not obligated to conclude a User's orders. If a User's order is not completed due to nullity or invalidity of any agreement or transaction, the Company shall not be liable to the User for any Losses, irrespective of whether the Losses were direct, indirect, consequential, incidental, special or punitive (including in each case, any loss of profits or investment losses) suffered by the User or any third party, whether arising based on a claim in contract, tort, breach of statutory duty or otherwise.

8. The Company shall only be liable to the Users for Losses directly and reasonably foreseeable by the Company's breach of this User Agreement and the Company's liability in these circumstances is limited.

9. Neither the Company, nor its Affiliates or service providers, nor any of its respective officers, directors, agents, employees or representatives, will be liable for any amount higher than the combined value of the Crypto Assets, Fiat Currencies or other forms of digital currency on deposit in the User's " MetaMUI SSID" Wallet at any given time. Where the issue in contention relates to a specific claim about a particular transaction, then this sum shall be further limited to the amount of the trade in dispute.

10. The limitation of liability in this Article is subject to any obligations that the Company have under Applicable Law, including the Company's obligation to exercise reasonable care and skill in the provision of the Services. Nothing in this User Agreement shall limit the Company's liability resulting from the Company's fraud or fraudulent misrepresentation, gross negligence, deliberate misconduct, for death or personal injury resulting from either the Company or its subcontractor's negligence.

11. The Services are provided on an "as is" and "as available" basis without any representation or warranty, whether express or implied, to the maximum extent permitted by Applicable Law: specifically, the Company disclaim any implied warranties of title, merchantability, fitness for a particular purpose and non-infringement. The Company do not make any representations or warranties that access to the "MetaMUI SSID " Site, any of the Services, or any of the materials contained therein, will be continuous, uninterrupted, timely, or error-free.

12. The Company make no representations about the accuracy or completeness of historical Crypto Assets price data available on the "MetaMUI SSID " Site. The Company will make reasonable efforts to ensure that requests for electronic debits and credits involving bank accounts, credit cards, and fund transfers or remittances are processed in a timely manner but we make no representations or warranties regarding the amount of time needed to complete processing which is dependent upon many factors outside of the Company's control.

13. The Company is not liable for any damage or interruptions caused by any computer viruses, spyware, scareware, Trojan horses, worms or other malware that may affect the Users' computer or other equipment, or any phishing, spoofing or other attacks. The Company advised the regular use of a reputable and readily available virus screening and malware prevention software. The Users should also be aware that SMS and email services are vulnerable to spoofing and phishing attacks and should use care in reviewing messages purporting to originate from the Company. The Company's Customer Support will never ask to screen share or otherwise seek to access the Users' computer or account; similarly, the Company will not ask for the Users two-factor authentication codes. Always log into the Users' "MetaMUI SSID " Account through the "MetaMUI SSID " Site to review any transactions or required actions if you have any uncertainty regarding the authenticity of any communication.

14. The Company is not liable for any breach of the Agreement where the violation is due to abnormal and unforeseeable circumstances beyond our control, the consequences of which would have been unavoidable despite all effects to the contrary, nor are we liable where the breach is due to the application of mandatory legal rules.

25. Amendment of Services

1. The Company may amend the contents of the Services or make operational or technical changes to the Services, to ensure the stability and continuity of the Services. The Company shall not be liable for any Losses incurred by a User due to any such amendments.
2. To the extent reasonably practicable, the Company shall give prior notice of such amendments, and the effective date upon which such changes will come into effect. However, if the Company is unable to provide notice due to unavoidable circumstances, it may do so later.
3. Users shall be deemed to have agreed to such amendments by continuing to use the Services on or after such changes.

26. Customer Feedback, Queries, Complaints, and Dispute Resolution

1. If Users have any feedback, questions, or complaints, please contact the Company's Customer Support as stated on the "MetaMUI SSID " Site or by sending an email to the Company based on the contact details stated on the "MetaMUI SSID " Site.
2. Users are requested to provide the Company with its name, address, and any other information the Company may need to identify the relevant User, its "MetaMUI SSID " Account number, and the transaction on which the Users have feedback, questions, or complaints.
3. In the event of a complaint, Users are requested to please set out the cause of its claim, how the User would like the Company to resolve the complaint and any other information the User believe to be relevant. The Company will acknowledge receipt of its complaint if the User contact via the Company's Customer Support webpage. A Customer Support officer ("Officer") will consider the User's complaint. The Officer will consider the complaint objectively and without prejudice based on the information the User has provided and any information provided by "MetaMUI SSID " . Within 15 business days of our receipt of the complaint the Officer will address all points raised in the User's complaint by sending the relevant User an e-mail ("Resolution Notice") in which the Officer will: (i) offer to resolve your complaint in the way the User had requested; (ii) make a determination rejecting the User's claim and set out the reasons for the rejection; or (iii) offer to resolve the User's complaint with an alternative solution. In exceptional circumstances, if the Officer is unable to respond to the User's complaint within 15 business days for reasons beyond the Company's control, the Officer will send you a holding reply indicating the reasons for the delay. In responding to the complaint, the Officer will specify the deadline by which the Officer will respond to the complaint (which will be no later than 35 business days from the Company's receipt of the claim).
4. Any offer of resolution made to the User will only become binding if the User accepts it. The proposal to resolve does not constitute an admission by the Company of any wrongdoing or liability regarding the subject matter of the complaint.
5. The User may in certain circumstances, be able to take unresolved complaints to an independent dispute resolution.
6. If any dispute is not able to be resolved amicably to the satisfaction of the Parties, the User and the Company is entitled to either resort to the mediation service as highlighted below.

27. Confidentiality

1. In this Article, "Confidential Information" means information related to the technologies, business, operations, financial affairs, organization, or other matters of a party provided or disclosed to the other party, or otherwise obtained by a party, in writing, orally, through storage media, or through other means in relation to the User Agreement or the Services. However, the following information is not Confidential Information:

   a. a party had obtained information that was already publicly known or that without breach of the User Agreement or any Applicable Laws;

   b. news that a party legally obtained without the imposition of a confidentiality obligation from a third party who has the authority to provide or disclose the information;

   c. information that a party has independently developed without relying on Confidential Information; and

   d. information for which a party has confirmed in writing that maintaining its confidentiality is not required.

2. User's Obligations. Each User shall use Confidential Information only to use the Services and may not provide, disclose, or divulge the Company's Confidential Information to a third party without the Company's written consent.

3. Each User may disclose Confidential Information following an order, request, or requirement of law, court, or governmental institution. However, if a User is ordered, requested, or required, the User shall promptly notify the Company to that effect.

4. When the Company makes requests to a User, that User shall, without delay and following the Company's instructions, return or destroy (i) Confidential Information, (ii) documents and other storage media that contain Confidential Information, and (iii) all copies of those documents and other storage media.

5. Company's obligations. The Company shall treat all information relating to the User, its Authorised Representatives, beneficial owners, Connected Persons and the User's Account (including any Personal Data) as confidential.

6. The Company may disclose, and the User consents to the disclosure by the Company of information relating to the User, its Related Third Parties and the Users' Account (including any Personal Data) and any other Confidential Information as follows:

   a. any of the Company's directors, officers, employees, representatives, agents or delegates; any of the Company's Affiliates (including our shareholders or related corporations and any of their successors or assigns) and their directors, officers, employees, representatives, agents or delegates;

   b. the Company's professional advisers, lawyers, consultants and auditors;

   c. the service provider(s) or contractors which the Company may appoint from time to time to provide services to the Company in connection with the Services, and their directors, officers, employees, representatives, agents or delegates;

   d. any sub-contractors which the Company's service providers or any other service providers or contractors may appoint from time to time to provide them with services in connection with the Services, and their directors, officers, employees, representatives, agents or delegates;

   e. anyone who takes over or may take over all or part of the Company's rights or obligations under the User Agreement (or any part of it) is transferred to or transferred to;

   f. any person whom the Company believes in good faith to be the User's Authorised Person or Related Third Parties, including its directors, officers, shareholders, partners (in the case of a partnership), or the User's legal advisers or other professionals;

   g. any Regulatory Authorities in any jurisdiction, in so far as the Company need to do so to keep to Applicable Law, or which the Company in good faith belief that the Company should continue to;

   h. under a request by any Regulatory Authorities (regardless of the reason for such request and whether such claim is exercised under a court order or otherwise); and

   i. following any consent provided by the User, provided that in the case of disclosures under any of the circumstances Company shall procure that the recipient is subject to the same duty of confidence.

7. The User represents, warrants and undertakes to the Company that its Authorised Persons, Related Third Parties and any other third parties whose Confidential Information has been provided by the User to the Company, have submitted their consents for the Company to receive their information and for the Company to disclose their information. The User shall indemnify the Company against any Losses the Company may suffer (directly or indirectly) from any claims or purported claims from the User's Authorized Persons, Related Third Parties or any other third parties concerning our receipt, collection, use or disclosure of their information.

28. General Provisions

   1. Nothing in the User Agreement shall constitute a party as a partner of the other. Nothing in the User Agreement is intended to represent a party as an agent of the other and except as otherwise expressly provided under the User Agreement. No party shall have any power or authority to act in the name or on behalf of or to incur or accept any liability or obligation binding upon the other party except with the prior written consent of the other party.
   2. The User shall execute and shall procure any third party shall execute, such other documents, do such acts and take such further actions as may be reasonably required to give full effect to the provisions of the User Agreement and the transactions hereunder.
   3. The Users are granted a limited, non-exclusive, non-transferable license, subject to the terms of this User Agreement, to access and use the "MetaMUI SSID " Site, and related Content solely for approved purposes as permitted by the Company from time to time. Any other use of the "MetaMUI SSID " Site or Content is expressly prohibited, and all other rights, title, and interest in the "MetaMUI SSID " Site or Content is exclusively the property of "MetaMUI SSID "   and its licensors. Users agree not to copy, transmit, distribute, sell, license, reverse engineer, modify, publish, or participate in the transfer or sale of, create derivative works from, or in any other way exploit any of the Content, in whole or in part.
   4. Although the Company intends to provide accurate and timely information on the "MetaMUI SSID " Site, the "MetaMUI SSID " Site (including, without limitation, the Content) may not always be entirely accurate, complete or current and may also include technical inaccuracies or typographical errors. To the extent permitted by Applicable Law, information may be changed or updated from time to time without notice, including without limitation information regarding the Company's policies, products and services. Accordingly, Users should verify all information before relying on it, and all decisions based on information contained on the "MetaMUI SSID " Site is the User's sole responsibility, and the Company shall have no liability for such decisions. Links to third-party materials (including without limitation websites) may be provided as a convenience but are not controlled by the Company. Users acknowledge and agree that the Company are not responsible for any aspect of the information, content, or services contained in any third-party materials or on any third-party sites accessible or linked to the "MetaMUI SSID " Site.
   5. In connection with the use of the Services, and Users interactions with other users and third parties, the Users agree to comply with the Company's policy on prohibited use and prohibited businesses.
   6. The use of the Services and the "MetaMUI SSID "   Site is subject to international export controls and economic sanctions requirements. By sending, receiving, buying, selling, trading or storing Crypto Assets and such other digital currency, e-money or tokens supported by

the Company through the Services or "MetaMUI SSID " Site, the Users agree that it will comply with those requirements. Users are not permitted to acquire Crypto Assets and such other digital tokens supported by the Company or use any of the Services through the "MetaMUI SSID " Site if: (1) the Users are in, under the control of, or a national or resident of Cuba, Iran, North Korea, Sudan, or Syria or any other country subject to United States embargo, UN sanctions, HM Treasury's financial sanctions regime (a "Sanctioned Country"), or if the User is a person on the prohibited or sanctioned list; or (2) the Users intend to supply any acquired or stored Crypto Assets and such other digital currency, e-money or tokens supported by the Company or Services to a Sanctioned Country (or a national or resident of a Sanctioned Country) or Sanctioned Person.

7. If Users receive information about another User through the Services, the User must keep the information confidential and only use it in connection with the Services. Users may not disclose or distribute a User's data to a third party or use the information except as reasonably necessary to effect a transaction and other functions reasonably incidental to that such as support, reconciliation and accounting unless the Company receive the User's express consent to do so. Users may not send unsolicited email to a User through the Services.

8. The User will be required to create or given security details, including a username and password to use the Services. Users are responsible for keeping the electronic device through which the User access Services safe and maintaining adequate security and control of any security details that the User uses to access the Services, which includes taking all reasonable steps to avoid the loss, theft or misuse of such an electronic device and ensuring that such electronic device is encrypted and password protected. Any loss or compromise of the User's electronic device or its security details may result in unauthorized access to the User's "MetaMUI SSID " t Account and/or Wallet by third-parties and the loss or theft of any Crypto Assets, e-money, digital currency and/or funds held in the User's "MetaMUI SSID " Account and any associated accounts, including your linked Designated Bank Account(s) and credit card(s). The User must keep its security details safe at all times. For example, the User should not write them down or otherwise make them visible to others.

9. If Users suspect that its "MetaMUI SSID " Account and/or Wallet or any of your security details have been compromised or if the User became aware of any fraud or attempted fraud or any other security incident (including a cyber-security attack) affecting the User and/or the Company (together a "Security Breach"), Users must notify the Company's Customer Support as soon as possible by email free of charge at the contact information stated on "MetaMUI SSID " and continue to provide accurate and up to date information throughout the duration of the Security Breach. The User must take any steps that the Company reasonably require to reduce, manage or report any Security Breach. The Company when determining the appropriate resolution of any matter will consider any of User's failure to give prompt notification of any Security Breach.

10. Users are responsible for keeping its email address and telephone number up to date in the Users' Account Profile to receive any notices or alerts that the Company may send the Users (including notifications or alerts of actual or suspected Security Breach).

11. It is the Users responsibility to determine whether, and to what extent, any personal taxes, including GST, apply to any transactions the Users conduct through the Services, and to withhold, collect, report and remit the correct amounts of taxes to the appropriate tax authorities. The Users' transaction history is available through its "MetaMUI SSID " Account and Wallet.

12. If the Company holds Crypto Assets, and such other e-money or digital currency, and the Company is unable to contact Users and have no record of the User's use of the Services for several years, Applicable Law may require the Company to report the Crypto Assets, e-money or digital currency as unclaimed property to the authorities in certain jurisdictions. The Company will try to locate the Users at the contact details, including address shown in our records, but if the Company is unable to, the Company may be required to deliver any such Crypto Assets, or such other e-money or digital currency to the authorities in certain jurisdictions as unclaimed property. The Company reserve the right to deduct a dormancy fee or other administrative charges from such unclaimed funds, as permitted by Applicable Law.

13. Users must not create security over its Crypto Assets or such other e-money or digital currency held in the User's "MetaMUI SSID " Account and Wallet unless the Company's prior consent in writing has been obtained.

14. If any provision of this User Agreement is determined to be invalid or unenforceable under any Applicable Law, this will not affect the validity of any other provision.

15. The Company may not always strictly enforce its rights under this User Agreement. If the Company does not enforce its right, it does not preclude from exercising its rights in the future and maybe just a temporary measure, and the Company may enforce its rights strictly again at any time.

16. All provisions of this User Agreement which by their nature extend beyond termination of this User Agreement, including, without limitation, the sections relating to suspension or termination, Account cancellation, debts owed to the Company, general use of the "MetaMUI SSID " Site, disputes with the Company, and general provisions, will continue to be binding and operate after the expiration of this User Agreement. All disclaimers, indemnities and exclusions in the Agreement shall survive the termination of the User Agreement.

17. The User shall not have the right to assign or transfer any of such rights, undertakings, agreements, duties, liabilities and obligations hereunder, except with the Company's written consent. The Company may assign or transfer any of the User's rights hereunder to any party without the User's permission, but subject to prior notification. This Agreement is personal to you, and you cannot transfer or assign your rights, licenses, interests and obligations to anyone else. The Company may transfer or assign our rights licenses, interests or our requirements at any time, including as part of a merger, acquisition or other corporate reorganization involving the Company, provided that this transfer or assignment not materially impact the quality of the Services the Users receive.

18. If any provision of the User Agreement or part thereof is rendered void, illegal or unenforceable by any legislation to which it is subject, it shall be made invalid, illegal or unenforceable to that extent and no further. For the avoidance of doubt, the rest of the terms and conditions of the User Agreement, including this Terms of Use shall continue in full force and effect and the legality, validity and enforceability of the whole of the User Agreement in any other jurisdiction shall not be affected.

29. What is the Financial Action Task Force?

Founded in 1989, the Financial Action Task Force (FATF) is an inter-governmental policy-making body established by the ministers of its 37 member countries (one of which is Canada). The FATF creates international standards for combating money laundering and terrorist financing

with the purpose of "protect[ing] the integrity of the global financial system". While the FATF's guidance is not binding, per se, failure to comply with FATF recommendations may result in severe economic consequences, as the financial institutions in "non-cooperative countries or territories" are spotlighted as suspect. Consequences of non-cooperation may include political condemnation, international investigation, prosecution, and sanction.

30. Guidance from the FATF

On June 21, 2019, the FATF issued, "Guidance for a Risk-Based Approach to Virtual Assets and Virtual Asset Service Providers" (Recommendations). The Recommendations impose anti-money laundering and counterterrorism financing rules on activities related to Virtual Assets (VA), and Virtual Asset Service Providers (VASPs). On June 28, 2019, the G20 Summit in Osaka, Japan, supported the adoption of the Recommendations, stating, "We reaffirm our commitment to applying the recently amended FATF standards to virtual assets and related providers for anti-money laundering and countering the financing of terrorism."

The Recommendations define VAs as:

"a digital representation of value that can be digitally traded or transferred, and can be used for payment or investment purposes. Virtual assets do not include digital representations of fiat currencies, securities, and other financial assets that are already covered elsewhere in the FATF Recommendations".

With this definition, the FATF is capturing cryptocurrencies like Bitcoin and Ether while excluding digital currencies that are tied to, or backed by fiat currencies. While the definition is not restricted to value that can be traded or transferred via a blockchain or distributed ledger, there is no doubt that the rise in cryptocurrencies was a major contributing factor to the development of these Recommendations.

The Recommendations define VASPs broadly, to include:

"Any natural or legal person who is not covered elsewhere under the Recommendations and as a business conducts one or more of the following activities or operations for or on behalf of another natural or legal person:

· The exchange between virtual assets and fiat currencies;

· Exchange between one or more forms of virtual assets;

· Transfer of virtual assets;

· Safekeeping and/or administration of virtual assets or instruments enabling control over virtual assets; and

· Participation in and provision of financial services related to an issuer's offer and/or sale of a virtual asset."

Depending on the nature of the financial activities, VASPs can capture individuals, cryptocurrency exchanges and transfer services, wallet services providers, a company's fundraising activities, including the launch of an ICO6 , STO7 or IEO8, and other possible business models.

The Recommendations go beyond the basic "know your client" rules currently followed by entities that qualify as a VASP, as the Recommendations require VASPs to not only keep records of their own users' identities but also to share "required information" with other VASPs when transferring virtual assets of more than USD$1,000 or 1,000 euros.10 The requirements for entities to share a user's information with a transferee is designed to reflect traditional AML rules, similar to those applicable to electronic fund transfers today. This particular rule is known as the "travel rule", which mandates that when virtual assets are transferred, certain "required information", "travel" from the transferor to the transferee.

"Required information" as defined in the Recommendations, includes:

· Originator's name (i.e., the sending customer);

· Originator's account number where such an account is used to process the transaction (e.g., the VA wallet);

· Originator's physical (geographical) address, national identity number or customer identification number (i.e., not a transaction number) that uniquely identifies the originator to the ordering institution, or date and place of birth;

· Beneficiary's name; and

· Beneficiary's account number where such an account is used to process the transaction (e.g., the VA wallet).

31. What does this mean for MetaMUI SSID businesses?

We **fully apply FATF** rules. That is the reason why we are using a Sovereign Wallet app and Metablock Exchange Web Wallet. Users must pass KYC for both applications to use the exchange.

By agreeing to these Terms of Use, the user agrees that CW LAB may withdraw funds of any amount from the Client Account to cover such fees.