**BU Pocket Service Agreement**

Dear users:

Thank you for choosing the BU Pocket Service. Before using BU Pocket App, a mobile application, please read this Agreement carefully to ensure that you fully understand the meaning of the terms in this Agreement and take the risks into consideration.

**I. Confirmation and Acceptance of This Agreement**

(1) If you download the BU Pocket App and create or restore your identity, it will be deemed that you have completely read, fully understood and accepted all the terms and conditions of this Agreement. This Agreement shall come into force immediately and be binding on both parties. **If you do not agree with the terms of this agreement, you should immediately stop using the BU Pocket App. If you have downloaded the BU Pocket App, please uninstall it immediately.**

(2) When you visit or use the BU Pocket App, you agree on the following items:

① Accept the latest version of this agreement.

② In the jurisdiction to which you apply, you have reached the legal age for the use of the BU Pocket App and are liable for binding legal or monetary obligations arising from the use of the BU Pocket App.

(3) This agreement can be updated by us at any time. Once the amended agreement is published on the BU Pocket App, it will take effect automatically without further notice. After it is updated, if you do not accept the revised terms, please immediately stop using the BU Pocket App; if you continue to use the BU Pocket App, it will be deemed that you have accepted the revised agreement.

1. **Definitions**
2. **BU Pocket App:** a digital wallet developed by us based on the blockchain technology, including other ancillary tools for user-friendly use of block chain systems.
3. **Identity:** identifying the identity which is generated based on your public and private key pairs.
4. **Wallet password:** it refers to the password that you choose to encrypt and protect your mnemonics during the creation of the BU Pocket wallet. As the BU Pocket App is a de-centralized application, the wallet password is not stored on your mobile device or on our server. Once you lose or forget your wallet password, you need to reset your wallet password with mnemonics.
5. **Information hint:** the information hint content involved in the operation interfaces of the BU Pocket App software suggests that the user follow the relevant steps to operate.
6. **Private key:** composed of 256 random characters, it is the core of user's possession and use of digital token.
7. **Public key:** generated from the private key in one-way derivation based on the cryptography, and is used to generate the address of block chain digital wallet, which is the public receipt address.
8. **Mnemonics:** mnemonics conform to the block chain BIP44 industry standard, composed of 12 (or 15/18/21/24) ordered words generated by random algorithm. It is an easy record form of the private key, which is convenient for users to backup and keep.
9. **Transaction fee:** in the transaction, the block chain will charge a certain transaction fee, the more the amount of payment, the faster the transaction will be processed.
10. **Your Rights and Obligations**

(1) create or import wallet.

① You have the right to create and/or import wallets on your mobile device through the BU Pocket App, to set wallet password and other information, and to use your wallet through the BU Pocket App application for transfers and receipts on the block chain.

② According to the relevant laws and regulations, when using the services provided by the BU Pocket App, a specific user should complete the relevant authentication promptly according to the tips of the BU Pocket App, and submit the requested personal information including, but not limited to, your name, ID card number, mobile phone number, bank card number information and so on. Otherwise, the specific user will not be able to use the relevant services. The specific user has to bear the loss caused by his/her delay by his/her own.

③ We may develop different software versions for different terminal devices, and you should choose to download the appropriate version for installation according to actual needs. If you get this software or a software with the same name from a third party that has not been legally authorized, we will not be able to guarantee the normal use of the software, nor can we guarantee its security, so you should bear the loss by your own.

④ After the release of the new version of the software, the old software may not be available. We do not guarantee the security, usability and customer service of the old version of the software. Please check and download the latest version at any time.

(2) Use

① You should assume responsibility for keeping mobile devices, wallet passwords, memorizing words and so on. We are not responsible for keeping the above information for users. All risks, liabilities, losses and expenses arising from the loss of your mobile device, active or passive disclosure, forgetting your wallet password, mnemonics, or being attacked or defrauded by others shall be borne by you.

② BU Pocket App message hint. You understand and agree to follow the information prompt we posted on the BU Pocket App and operate according to the information prompt. Otherwise, all risks, liabilities, losses and expenses arising therefrom should be borne by you.

③ Knowing and understanding that BU Pocket App is not obligated to perform due diligence obligations with respect to linked third-party DApp services, third-party smart contract services or transactions, you should carefully assess and bear all risks associated with the use of BU Pocket App.

④ Provides information and documents. If we deem it necessary for us to obtain the relevant information of the user in accordance with any applicable laws or regulations relating to the use or operation of the BU Pocket app, the user shall provide such information to us in a timely manner in accordance with our requirements, and the user knows and accepts that we may restrict, suspend or terminate your use of the BU Pocket App until you provide information that meets our requirements. The User undertakes to inform us promptly of any changes in the documents and information provided to us in accordance with this Agreement and, in the absence of any written notification of such changes, we have the right to believe that the contents of the documents and information provided by the user are true, correct, without misleading information and have not changed.

⑤ Complete authentication. When we reasonably believe that your transaction behavior or transaction situation is abnormal, or that your identity information is doubtful, or we believe that we should check your identity documents or other necessary documents, please actively cooperate with us to complete the relevant identity verification.

⑥ Transfer.

a) You know that the daily transfer limit and the amount of money you can use in the BU Pocket App may vary depending on the country/region, regulatory requirements, transfer purposes, BU Pocket App risk control, authentication, etc.

b) You understand the "irrevocable" property of block chain operations. When you use the BU Pocket App transfer function, you should assume the consequences of your misoperation (including, but not limited to, the problem of your mistyped transfer address and your choice of transfer node server).

c) You are aware that the following situations may lead to unavailability of transfer function, transfer "transaction failure" or "packing overtime" when using the BU Pocket App service:

- Insufficient wallet balance;

- Insufficient transaction costs;

- Failed to execute smart contract code in block chain.

- Exceeding the payment limits of regulatory authorities, BU Pocket App or laws and regulations.

- Network, equipment and other technical failure;

- The block chain network congestion and failure caused the transaction to be abandoned.

-Your address or counterparty address is identified as a special address, such as a high-risk address.

d) You know that the BU Pocket App only provides you with the transfer tool. After you use the BU Pocket App to complete the transfer, we have fulfilled all the obligations of the service. We are not responsible for any other disputes.

⑦ Legal compliance. You know that you should comply with the relevant laws, regulations and national policies when you operate the BU Pocket App or use the DApp and smart contract on the BU Pocket App for trading.

⑧ Notice. BU Pocket App will notify you by means of website announcement, e-mail, SMS, telephone, message center information, pop-up window prompt or client notification, such as informing you of the progress of the transaction, or prompting you to carry out relevant operations, please pay attention to it in time.

⑨ Service and tax liability:

a) We do not charge you any service fee or handling fee for the time being. We will make a separate agreement or announce the rules when we need to charge for some services in the future.

b) You should pay the "transaction fee" when you use the BU Pocket app to transfer money. The amount is decided by you and charged by the relevant block chain network.

c) You are aware that your transfer operation may fail under certain circumstances (including, but not limited to, the "transaction fee" that you pay for the transfer during the transfer is not sufficient, or the instability of the related block chain network); in such cases, even if your transfer operation is not completed, you will be charged a transaction fee by the relevant block chain network;

d) You are responsible for all the taxable and other expenses incurred by you as a result of the transaction in the BU Pocket App.

1. **Risk Warnings**
2. You are aware that digital tokens may pose major risks, such as irredeemability and technical instability, because laws, regulations and policies in the field of digital tokens are not yet sound. You also know that the price fluctuation of digital tokens is much higher than that of other financial assets. We cautiously remind you that you should choose to hold or dispose of any digital token in a reasonable way based on your financial situation and risk preferences. You also know that the Quote View feature provided by BU Pocket App is only a search result that captures digital token exchange rate information from some exchanges and is not meant to be the latest or best offer.
3. If you or your counterpart fails to comply with this agreement or the instructions and rules of the relevant website, transaction and payment pages, we do not guarantee the smooth completion of the fair, and we are not liable for damages. In the event that the money has been entered into your or your dealer's BU Pocket App wallet or a third-party wallet, you understand the "irreversible" nature of block chain operations and the "irrevocable" nature of related transactions, with you and your counterpart assuming the corresponding risk and consequences.
4. When you use third-party DApp, third-party smart contract services integrated with BU Pocket App, we strongly recommend that you read the user agreement and other relevant documents and information of the third-party DApp and the third-party smart contract carefully, understand the transaction object and product information, carefully assess the risk. Transactions are carried out on third party intelligent contracts. You understand that this transaction and binding contractual relationship are established between you and your counterpart and have nothing to do with us. We are not liable for all risks, liabilities, losses and expenses arising from your trading activities.
5. When you transfer digital tokens to other wallet addresses, you should decide whether the other party is a person with full capacity for civil conduct and whether to conduct transactions with the other party or transfer money to the other party.
6. In the course of transferring, if there is such abnormal information as "transaction failure", "packing timeout" and so on, you should confirm it again through the official channel of the relevant block chain system or other block chain query tools to avoid duplicate transfers; otherwise, all losses and expenses arising therefrom should be on your own.
7. You understand that when you create or import your wallet on the BU Pocket App, your wallet password, mnemonics, and other information is stored only on the current mobile device, not on the BU Pocket App or our server. You can change the mobile device by synchronizing the wallet following the instructions provided by the BU Pocket App. But if you don't save or back up your wallet password, mnemonics and other information and if your mobile device is lost, your digital token will be lost, and we can't retrieve it for you. If your password is leaked when you export, save or back up your wallet password, mnemonics and other information, or when you save or back up the above information of the device or server, you are attacked or controlled by hackers, your digital token will be lost, we cannot retrieve it for you. Any and all losses arising from the foregoing circumstances shall be borne by you.
8. We recommend that you make a secure backup of your wallet password, mnemonics, and other information when creating or importing your wallet. We call your attention, please do not use the following electronic backup methods: screenshots, e-mail, notebook applications in mobile phones, SMS, Wechat, QQ and other electronic backup methods. We recommend that you transcribe mnemonics in a paper notebook, and that you keep your electronic data in the password manager.
9. We recommend that you use the BU Pocket App in a secure network environment to ensure that your mobile device does not overturn the wall and other abnormal network access behavior to avoid possible security risks.
10. Please guard against fraud in the use of BU Pocket App. Once any suspicious behavior is found, we encourage you to inform us at the first time.

**5. Change, Interruption and Termination of Service**

(1) You understand and agree that we may decide to temporarily provide part of the service function or suspend part of the service function or launch a new service function in the future. When we change the service, as long as you still use the BU Pocket App, you still agree to this agreement or the amended terms of this agreement.

(2) In order to avoid any misoperation of BU Pocket App or any security risk of digital tokens, you should avoid using BU Pocket App without basic knowledge of block chain. We have the right to refuse to provide some or all of the services to users who do not have the basic knowledge of block chains.

(3) You understand and accept that we will suspend the provision of services (or terminate the services completely when the following situation occurs):

① Interruption of BU Pocket App operation due to technical reasons such as maintenance, upgrading, failure and communication interruption of equipment and block chain system;

② Because of force majeure factors such as typhoons, earthquakes, tsunamis, floods, power cuts, wars or terrorist attacks, computer viruses, Trojans, hacker attacks, unstable systems or government actions, we are unable to provide services or we reasonably believe that there is a great risk of continuing to provide services;

③ Major adverse changes in applicable laws or policies;

④ Other situations that we cannot control or reasonably foresee.

(4) We can unilaterally terminate or terminate some or all of the features of the BU Pocket App when the user has the following conditions:

① user death;

② embezzlement of others' wallet information or mobile devices;

③ fill in the false personal information in App.

④ refuse the forced update operation of the BU Pocket App.

⑤ use BU Pocket App for illegal or criminal activities;

⑥ impede the normal use of BU Pocket App by other users;

⑦ falsely claim our staff or managerial personnel;

⑧ attack, intruding, changing or otherwise threatening the normal operation of our computer system;

⑨ use BU Pocket App to publicize spam;

⑩ spreading rumors to damage our goodwill with BU Pocket;

Illegal acts, other violations of this Agreement, and circumstances in which we reasonably believe that the functions should be suspended.

1. If we change, interrupt or terminate the service, you have the right to export your wallet and other information within a reasonable time.

**6. Your Statement and Guarantee**

(1) You shall abide by the laws and regulations of the country or region in which you live and shall not use the BU Pocket App for any illegal purpose, nor shall you use the BU Pocket App in any illegal way.

(2) You shall not take advantage of the BU Pocket App to engage in any illegal or criminal act, including, but not limited to:

① Endangering the national security of the country or region in which you live, divulging state secrets, subverting state power and undermining national unity;

② Engage in any illegal and criminal acts, including, but not limited to, money laundering, illegal fund-raising, etc.

③ By using any automated program, software, engine, web crawler, web page analysis tools, data mining tools or similar tools, access to our services, collect or process what we provide, interfere with or attempt to interfere with any user;

④ Providing gambling information or seducing others to participate in gambling in any way;

⑤ Intruding into others' BU Pocket App wallet to steal digital token;

⑥ Conduct transactions or untrue transactions which are inconsistent with the transactions claimed by the parties.

⑦ Engage in any act that infringes or may infringe on the App service system and data of the BU Pocket.

⑧ Other acts which we have legitimate reasons to consider inappropriate.

(3) You understand and agree that you shall compensate us, including reasonable attorney's fees, for any loss, claim by any third party or penalty imposed by any administrative department, if you have violated the relevant laws (including but not limited to customs and/or tax regulations) or the provisions of this agreement.

(4) You promise to pay our service fee on time (if any), otherwise we have the right to suspend the service provided to you.

**7. Exemption and Limitation of Liability**

(1) we are only responsible for the obligations specified in this agreement.

(2) You understand and agree that, to the maximum extent permitted by law, we can only provide BU Pocket App services according to the existing technical level and conditions. We are not responsible for App's failure to provide services properly due to any of the following reasons:

① BU Pocket App system shutdown maintenance or upgrade;

② Force majeure reasons such as typhoons, earthquakes, floods, thunder and lightning or terrorist attacks;

③ Failure of your mobile device's hardware and software and communication lines and power supply lines.

④ You misuse or do not use our services in authorized or approved way.

⑤ Computer virus, Trojan horse, malicious program attack, network congestion, system instability, system or equipment failure, communication failure, power failure, bank or government action, etc.

⑥ Any other reasons that are not caused by us.

(3) We are not liable for any of the following circumstances:

① The digital token is lost because you have lost the mobile device, deleted and not backed up the BU Pocket App, deleted and not backed up the wallet, forgotten and not backed up the wallet password, mnemonics;

② Loss of your digital token due to revealing your password, mnemonics by your own, lending, transferring your mobile device or your BU Pocket App wallet or authorizing others to use your mobile device or BU Pocket App wallet, or not downloading the BU Pocket App through our official channels or using the BU Pocket App in other unsafe ways ;

③ Loss of digital tokens due to your misoperation (including, but not limited to, your incorrect transfer address, your own choice of transfer node server problems) to BU Pocket App;

④ Your digital token loss is caused by misoperation caused by your ignorance of the knowledge of block chaining technology.

⑤ Because of the system lag and the instability of the block chain system, the copy of transaction records of the users on the block chain are deviated.

(4) Each user shall bear risks and consequences arising from or related to the following circumstances:

① The transaction that the user operates on the third party DApp and third party smart contract;

② Users use developer mode;

(5) You understand that the BU Pocket App is only a tool for your digital token management. We cannot control the quality, security or legitimacy of products and services provided by third-party DApp, third-party smart contracts, the authenticity or accuracy of information, and the ability to fulfil its obligations under the agreements with you. You decide whether to trade on the third party DApp or the third-party smart contract. You understand that this transaction and binding contractual relationship are established between you and your counterpart and have nothing to do with us. We remind you that before using DApp and smart contract, you should carefully judge the authenticity, legitimacy and validity of the relevant information provided by third party DApp and smart contracts. In addition, all risks arising from any third-party exchange should be borne by you.

(6) Knowing that we may serve you and your counterparty at the same time, or be related to them or other interests, you agree to exempt clearly from any actual or potential conflict of interest that may exist in such acts and do not assert that we have legal flaws in the provision of services. You do not increase our responsibilities or duties.

(7) We do not provide the following forms of guarantee:

① Our services will meet all your needs.

② Any technology, products, services, information or other materials you obtain through our services will meet your expectations;

③ The timeliness, accuracy, completeness and reliability of the trading quotations of the digital token market captured by us from third-party exchanges;

④ Your counterparty in the BU Pocket App will fulfill its obligations in the transaction agreement with you in a timely manner.

(8) In any case, the total amount of liability for breach of this Agreement shall not exceed the market value of 10 Bu, whichever is higher.

(9) You understand that the BU Pocket App is only a tool for users to manage digital tokens and display transaction information. We do not provide legal, tax or investment advice services. You should seek advice from legal, tax and investment professionals on your own, and we are not responsible for the investment losses, data losses, and other losses you have suffered in the course of using our services.

(10) You understand that according to the requirements of applicable laws and regulations, we may change our user access standards from time to time, limit the scope and manner of providing services to specific users, etc.

**8. Other Terms**

(1) No transfers. In compliance with the terms of this agreement, only you (and not others) have the right to claim against us for use of the service. You may not transfer, trade, or attempt to transfer or trade your right to claim. Any such transfer is invalid, and we shall not bear any obligation or liability to the assignee.

(2) Intellectual property rights. The BU Pocket App is our development and intellectual property application. The intellectual property rights of any content (including this agreement, bulletin, article, video, audio, picture, file, information, material, trademark or logo) displayed in the BU Pocket App belong to us or the third-party owner. Users can only use the BU Pocket App application and its contents for the purpose of holding and managing digital tokens. No one shall use, modify, reverse-compile, copy, publicly disseminate, alter, distribute or publish the above-mentioned applications and contents without the prior written consent of us or third party obligees. This Agreement shall not be deemed to confer upon you any intellectual property rights, including the right to use for any purpose any information, picture, user interface, logo, trademark, business name, domain name or copyright relating to our services.

(3) No waiver. Any failure to enforce this Agreement or to assert to you our rights, claims or causes under this Agreement shall not be deemed a waiver of our right to assert to you any rights, claims or causes of action.

(4) complete agreement:

① This Agreement is composed of the ***BU Pocket App Service Agreement*** and the rules that we promulgate from time to time (including the contents of the "Help Center").

② In addition to the ***BU Pocket App Service Agreement*** in this Agreement, this Agreement contains all our agreements and understandings regarding the use of BU Pocket App and related services and supersedes all previous (oral and written) agreements, understandings or arrangements.

(5) Tax

① The use of services under this Agreement does not include taxes ("taxable") applicable, generated or related to the use of services by you in any jurisdiction.

② You shall be responsible for determining any tax payable and for reporting, withholding, collecting, reporting and paying the correct tax payable to the appropriate tax authorities. You shall be liable for all penalties, claims, fines, penalties and other liabilities arising from the failure to fulfil any of your obligations relating to the tax payable.

③ We are not responsible for determining any tax payable, nor are we responsible for reporting, withholding, collecting, reporting and paying the correct tax payable to the appropriate tax authorities.

(6) Independence and partial ineffectiveness:

① Where any part of this Agreement is considered invalid, illegal or unenforceable by any legislation binding this Agreement, it shall be deemed invalid, illegal or unenforceable only within that scope (and shall not be further extended). To avoid doubt, the remainder of this agreement will remain valid and remain fully effective.

② In accordance with the law of any jurisdiction, no provision of this Agreement shall be deemed unlawful, invalid or unenforceable, without prejudice to its legality, validity or enforceability under the laws of other jurisdictions, or to the legality, validity or enforceability of other provisions of this Agreement.

(7) Translation of the Agreement. Any translation (if any) of this Agreement is provided only for the convenience of the user and is not intended to modify the English version of this Agreement. If there is a conflict between the English version of the agreement and the non-English version, the English version shall prevail.

**9. Others**

(1) You should fully understand and abide by all relevant laws, regulations and rules concerning the use of services in your jurisdiction.

(2) If you encounter any problems in using the service, you can contact us by submitting feedback in the pocket app or in other ways.

(3) All users can view this agreement in the BU Pocket App. We encourage you to consult this agreement every time you visit the App.

(4) **This Agreement shall come into force on September 21, 2018.**

**In the event of this agreement, you must comply with our bulletin and relevant rules from time to time.**

**BU Pocket Team**