Solidbit Terms of Use

INTRODUCTION

These Terms of Use is entered into between Paytosave Limited (Hereinafter referred as "Solidbit") you (hereinafter referred to as "you" or "your") and Solidbit operators (as defined below). By accessing, downloading, using or clicking on "I agree" to accept any Solidbit Services (as defined below) provided by Solidbit (as defined below), you agree that you have read, understood and accepted all of the terms and conditions stipulated in these Terms of Use (hereinafter referred to as "these Terms") as well as our Privacy Policy at **http://solidbit.io/.** In addition, when using some features of the Services, you may be subject to specific additional terms and conditions applicable to those features.

WARRANTIES

By making use of Solidbit Services, you acknowledge and agree that: (A) You are aware of the risks associated with transactions of digital currencies and their derivatives. (B) Shou shall assume all risks related to the use of Solidbit Services and Transaction of digital currencies and their derivatives; and (C) Solidbit shall not be liable for any such risk or adverse outcomes.

By accessing, using or attempting to use Binance Services in any capacity, you acknowledge that you accept and agree to be bound by these Terms. If you do not agree, do not access Binance or utilize Solidbit services.

DEFINITIONS

1. **Solidbit** refers to an ecosystem comprising Solidbit websites (whose domain names include but are not limited to http://solidbit.io/) mobile applications, clients, applets and other applications that are developed to offer Solidbit Services, and includes independently-operated platforms, websites and clients within the ecosystem. In case of any inconsistency between relevant terms of use of the above platforms and the contents of these Terms, the respective applicable terms of such platforms shall prevail.
2. **Solidbit Operators** : refer to all parties that run Solidbit, including but not limited to legal persons, unincorporated organizations and teams that provide Solidbit Services and are responsible for such services. For convenience, unless otherwise stated, references to "Solidbit" and "we" in these Terms specifically mean Solidbit Operators.

3. **Solidbit Services** refer to various services provided to you by Solidbit that are based on Internet and/or blockchain technologies and offered via Solidbit websites, mobile applications, clients and other forms (including new ones enabled by future technological development)
4. **Solidbit Platform** Rules refer to all rules, interpretations, announcements, statements, letters of consent and other contents that have been and will be subsequently released by Solidbit, as well as all regulations, implementation rules, product process descriptions, and announcements published in the Help Center or within products or service processes.
5. **Digital Currencies** refer to encrypted or digital tokens or cryptocurrencies with a certain value that are based on blockchain and cryptography technologies and are issued and managed in a decentralized form.
6. **Solidbit Accounts** refer to the foundational virtual accounts, including main accounts and subaccounts, which are opened by Solidbit for Users to record on Solidbit their usage of Solidbit Services, transactions, asset changes and basic information. Solidbit Accounts serve as the basis for Users to enjoy and exercise their rights on Solidbit.
7. **Crypto-to-crypto Trading** refers to spot transactions in which one digital currency is exchanged for another digital currency.
8. **Fiat Trading** refers to spot transactions in which Digital Currencies are exchanged for fiat currencies or vice versa.

GENERAL PROVISIONS

SOLIDBIT ACCOUNT REGISTRATION AND REQUIREMENTS

1. All Users must apply for a Solidbit Account at (http://solidbit.io/) before using Solidbit Services. When you register a Solidbit Account, you must provide your real name, email address and password, and accept these Terms, the Privacy Policy, and other Solidbit Platform Rules. Solidbit may refuse, in its discretion, to open a Solidbit Account for you. You agree to provide complete and accurate information when opening a Solidbit Account, and agree to timely update any information you provide to Solidbit to maintain the integrity and accuracy of the information. Only one User can be registered at a time, but each individual User (including any User that is a business or legal entity) may maintain only one main account at any given time. Institutional Users (including Users that are businesses and other legal entities) can open one or more subaccounts under the main account with the consent of Solidbit. For certain Solidbit Services, you may be required to set up a special account independent from your Solidbit Account, based on the provisions of these Terms or the Supplementary Terms. The registration, use, protection and management of such trading accounts are equally governed by the provisions of this article and article 6, unless otherwise stated in these Terms or the Supplementary Terms.

2. By registering to use a Solidbit Account, you represent and warrant that (i) as an individual, you are at least 18 or are of legal age to form a binding contract under applicable laws; (ii) as an individual, legal person, or other organization, you have full legal capacity and sufficient authorizations to enter into these Terms; (iii) you have not been previously suspended or removed from using Solidbit Services; (iv) you do not currently have a Solidbit Account; (v) Your use of Solidbit Services will not violate any and all laws and regulations applicable to you, including but not limited to regulations on anti-money laundering, anti-corruption, and counter-terrorist financing. Please note that some products and services may not be available in certain jurisdictions or regions or to certain users. Solidbit reserves the right to change, modify or impose additional restrictions at its discretion at any time.

USER IDENTITY VERIFICATION

1. Your registration of an account with Solidbit will be deemed your agreement to provide required personal information for identity verification. Such information will be used to verify Users' identity, identify traces of money laundering, terrorist financing, fraud and other financial crimes through Solidbit, or for other lawful purposes stated by Solidbit. We will collect, use and share such information in accordance with our Privacy Policy. In addition to providing such information, you agree to allow us to keep a record of that information during the period for which your account is active and within five (5) years after your account is closed, in compliance with global industry standards on data storage. You also authorize us to conduct necessary investigations directly or through a third party to verify your identity or protect you and/or us from financial crimes, such as fraud. The information we require to verify your identity may include, but is not limited to, your name, email address, contact information, phone number, username, government-issued ID, date of birth, and other information collected during account registration. When providing the required information, you confirm it is true and accurate.
2. After registration, you must ensure that the information is true, complete, and timely updated when changed. if there are any grounds for believing that any of the information you provided is incorrect, false, outdated or incomplete, Solidbit reserves the right to send you a notice to demand correction, directly delete the relevant information, and, as the case may be, terminate all or part of Solidbit services we provide for you. if we are unable to reach you with the contact information you provided, you shall be fully liable for any loss or expense caused to Solidbit during your use of Solidbit services. you hereby acknowledge and agree that you have the obligation to update all the information if there is any change.by registering an account, you hereby authorize Solidbit to conduct investigations that Solidbit considers necessary, either directly or through a third party, to verify your identity or protect you, other users and/or Solidbit from fraud or other

financial crimes, and to take necessary actions based on the results of such investigations. you also acknowledge and agree that your personal information may be disclosed to credit bureaus and agencies for fraud prevention or financial crime prevention, which may respond to our investigations in full.

ACCOUNT USAGE REQUIREMENTS

The Solidbit Account can only be used by the account registrant. Solidbit reserves the right to suspend, freeze or cancel the use of Solidbit Accounts by persons other than account registrant. If you suspect or become aware of any unauthorized use of your username and password, you should notify Solidbit immediately. Solidbit assumes no liability for any loss or damage arising from the use of Solidbit Account by you or any third party with or without your authorization.

ACCOUNT SECURITY

1   Solidbit has been committed to maintaining the security of User entrusted funds, and has implemented industry standard protection for Solidbit Services. However, the actions of individual Users may pose risks. You shall agree to treat your access credentials (such as username and password) as confidential information, and not to disclose such information to any third party. You also agree to be solely responsible for taking the necessary security measures to protect your Solidbit Account and personal information.

2   You should be solely responsible for keeping safe of your Solidbit Account and password, and be responsible for all the transactions under your Solidbit Account. Solidbit assumes no liability for any loss or consequences caused by authorized or unauthorized use of your account credentials, including but not limited to information disclosure, information release, consent or submission of various rules and agreements by clicking on the website, online agreement renewal, etc.

3   By creating a Solidbit Account, you hereby agree that:
    (a) you will notify Solidbit immediately if you are aware of any unauthorized use of your Solidbit Account and password or any other violation of security rules;
    (b) you will strictly abide by all mechanisms or procedures of Solidbit regarding security, authentication, trading, charging, and withdrawal; and
    (c) you will take appropriate steps to logout from Solidbit at the end of each visit.

PERSONAL DATA

1. Your personal data will be properly protected and kept confidential, but Solidbit has the right to collect, process, use or disclose your personal data in accordance with the Terms (including the Privacy Policy) or applicable laws. Depending on the products or

services concerned, your personal data may be disclosed to the following third parties:

(a) your transaction counterparty;

(b) Solidbit Operators, and the shareholders, partners, investors, directors, supervisors, senior managers and employees of such entities;

(c) our joint ventures, alliance partners and business partners; our agents, contractors, suppliers, third-party service providers and professional advisers, including the parties who have been contracted to provide us with administrative, financial, research, operations, IT and other services, in such areas as telecommunications, information technology, payroll, information processing, training, market research, storage and archival;

(d) third-party business partners who provide goods and services or sponsor contests or other promotional activities, whether or not in cooperation with us;

(e) insurance companies or insurance investigators and credit providers;

(f) credit bureaus, or any debt collection agencies or dispute resolution centers in the event of violation or dispute;

(g) business partners, investors, trustees or assignees (actual or expected) that promote business asset transactions (which can be broadened to include any merger, acquisition or asset sale) of Solidbit Operators;

(h) professional consultants such as auditors and lawyers;

(i) relevant government regulatory agencies or law enforcement agencies to comply with laws or regulations formulated by government authorities;

(j) assignees of our rights and obligations;

(k) banks, credit card companies and their respective service providers;

(l) persons with your consent as determined by you or the applicable contract.

SOLIDBIT SERVICES

1. Upon completion of the registration and identity verification for your Solidbit Account, you may use various Solidbit Services, including but not limited to, Crypto-to-crypto Trading, Fiat Trading, contract trading, leveraged trading, Solidbit Savings services, staking, acquiring market-related data, research and other information released by Solidbit, participating in User activities held by Solidbit, etc., in accordance with the provisions of these Terms (including Solidbit Platform Rules and other individual agreements). Solidbit has the right to:

    (a)   Provide, modify or terminate, in its discretion, any Solidbit Services based on its development plan;

    (b)   and Allow or prohibit some Users' use of any Solidbit Services in accordance with relevant Solidbit Platform Rules.

2. When you use Solidbit Services, you agree and undertake to comply with the following provisions:
   (a) During the use of Solidbit Services, all activities you carry out should comply with the requirements of applicable laws and regulations, these Terms, and various guidelines of Solidbit;
   (b) Your use of Solidbit Services should not violate public interests, public morals, or the legitimate interests of others, including any actions that would interfere with, disrupt, negatively affect, or prohibit other Users from using Solidbit Services;
   (c) You agree not to use the services for market manipulation (such as pump and dump schemes, wash trading, self-trading, front running, quote stuffing, and spoofing or layering, regardless of whether prohibited by law);
   (d) Without prior written consent from Solidbit, you may not modify, replicate, duplicate, copy, download, store, further transmit, disseminate, transfer, disassemble, broadcast, publish, remove or alter any copyright statement or label, or license, sub-license, sell, mirror, design, rent, lease, private label, grant security interests in the properties or any part of the properties, or create their derivative works or otherwise take advantage of any part of the properties.
3. By accessing Solidbit Services, you agree that Solidbit has the right to investigate any violation of these Terms, unilaterally determine whether you have violated these Terms, and take actions under relevant regulations without your consent or prior notice. Examples of such actions include, but are not limited to:
   (i)   Blocking and closing order requests;
   (ii)   Freezing your account; Reporting the incident to the authorities;
   (iii)   Publishing the alleged violations and actions that have been taken;
   (iv)   Deleting any information you published that are found to be violations.

LIABILITIES

1. To the maximum extent permitted under applicable law, Solidbit services, Solidbit materials and any product, service or other item provided by or on behalf of Solidbit are offered on an "as is" and "as available" basis, and Solidbit expressly disclaims, and you waive, any and all other warranties of any kind, whether express or implied, including, without limitation, warranties of merchantability, fitness for a particular purpose, title or non-infringement or warranties arising from course of performance, course of dealing or usage in trade. without limiting the foregoing, Solidbit does not represent or warrant that the site, Solidbit services or Solidbit materials are accurate, complete, reliable, current, error-free, or free of viruses or other harmful components. Solidbit does not guarantee that any order will be executed, accepted, recorded or remain open. except for the express statements, agreements and rules set forth in these terms, you hereby acknowledge and agree that you have not relied upon any other statement or agreement, whether written or oral, with respect to your use and access of Solidbit services. without

limiting the foregoing, you hereby understand and agree that Solidbit will not be liable for any losses or damages arising out of or relating to: (a) any inaccuracy, defect or omission of digital assets price data, (b) any error or delay in the transmission of such data, (c) interruption in any such data, (d) regular or unscheduled maintenance carried out by Solidbit and service interruption and change resulting from such maintenance, (e) any damages incurred by other users' actions, omissions or violation of these terms, (f) any damage caused by illegal actions of other third parties or actions without authorized by Solidbit; and (g) other exemptions mentioned in disclaimers and platform rules issued by Solidbit.

2. to the maximum extent permitted by applicable law, in no event will Solidbit, its affiliates and their respective shareholders, members, directors, officers, employees, attorneys, agents, representatives, suppliers or contractors be liable for any incidental, indirect, special, punitive, consequential or similar damages or liabilities whatsoever (including, without limitation, damages for loss of data, information, revenue, profits or other businesses or financial benefits) arising out of Solidbit services, any performance or non-performance of Solidbit services, or any other product, service or other item provided by or on behalf of Solidbit and its affiliates, whether under contract, statute, strict liability or other theory even if Solidbit has been advised of the possibility of such damages except to the extent of a final judicial determination that such damages were a result of Solidbit's gross negligence, fraud, willful misconduct or intentional violation of law. some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation may not apply to you.

3. notwithstanding the foregoing, in no event will the liability of Solidbit, its affiliates and their respective shareholders, members, directors, officers, employees, attorneys, agents, representatives, suppliers or contractors arising out of services offered by or on behalf of Solidbit and its affiliates, any performance or non-performance of Solidbit services, or any other product, service or other item, whether under contract, statute, strict liability or other theory, exceed the amount of the fees paid by you to Solidbit under these terms in the twelve-month period immediately preceding the event giving rise to the claim for liability.

NO FINANCIAL ADVICE

Solidbit is not your broker, intermediary, agent, or advisor and has no fiduciary relationship or obligation to you in connection with any trades or other decisions or activities effected by you using Solidbit Services. No communication or information provided to you by Solidbit is intended as, or shall be considered or construed as, investment advice, financial advice, trading advice, or any other sort of advice. Unless otherwise specified in these Terms, all trades are executed automatically, based on the parameters of your order instructions and in accordance with posted trade execution procedures, and you are solely responsible for determining whether any investment, investment strategy or related transaction is appropriate for you according to your

personal investment objectives, financial circumstances and risk tolerance, and you shall be solely responsible for any loss or liability therefrom. You should consult legal or tax professionals regarding your specific situation. Solidbit does not recommend that any Digital Asset should be bought, earned, sold, or held by you. Before making the decision to buy, sell or hold any Digital Asset, you should conduct your own due diligence and consult your financial advisors prior to making any investment decision. Solidbit will not be held responsible for the decisions you make to buy, sell, or hold Digital Asset based on the information provided by Solidbit.

MODIFICATIONS

Solidbit reserves the right to update, modify, revise, suspend, or make any future changes to Section X regarding the parties' Agreement to Arbitrate, subject to applicable law. You hereby consent and agree that it is your responsibility to ensure that your understanding of this Section is up to date. Subject to the applicable law, your continued use of your Solidbit account shall be deemed to be your acceptance of any modifications to Section X regarding the parties' Agreement to Arbitrate. You agree that if you object to the modifications to Section X, Solidbit may block access to your account pending closure of your account. In such circumstances, the Terms of Use prior to modification shall remain in full force and effect pending closure of your account.

ENTIRE AGREEMENT

These Terms constitute the entire agreement between the parties regarding use of Solidbit Services and will supersede all prior written or oral agreements between the parties. No usage of trade or other regular practice or method of dealing between the parties will be used to modify, interpret, supplement, or alter the terms herein.

CLASS ACTION WAVER

You agree that any claims relating to these Terms or to your relationship with Solidbit as a user of Solidbit Services (whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory, and whether the claims arise during or after the termination of these Terms) shall be brought to Solidbit on the following email: **info@solidbit.io**

Unless the agreement reached, any claims relating to these Terms or to your relationship with Solidbit as a user of Solidbit Services (whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory, and whether the claims arise during or after the termination of these Terms) shall be brought against the other party in an Estonian Court on an

individual basis only and not as a plaintiff or class member in a purported class or representative action. You further agree to waive any right for such claims to be brought, heard, or arbitrated as a class, collective, representative, or private attorney general action, to the extent permissible by applicable Estonian law.