

Terms of Service

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Thank you for visiting BlockMo (the “App”). Your use of the App is being provided by one of the following parties (individually as a “Party” and collectively as the “Parties” or “BlockMo”, “we”, “us” or “our”):

- **BlockMo Inc.**, a U.S. Wyoming corporation

The Parties above provide the user of the App (referred to herein as “you”, “your” or “User(s)”) the ability to engage in event and civic activities and obtain digital assets rewards for attendance. By visiting or accessing the App, you agree that you have read and accepted all of terms and conditions contained in the following Terms of Services, as amended from time to time (the “Terms”) as well as our Privacy Policy as amended from time to time as published on the App and our website at www.BlockMo.io, and you acknowledge and agree that you will be bound by such Terms and policies, so please read them carefully. By clicking the "create account" button or by visiting the App, the applicable Party provides you with access and utility through our platform via software, API (application program interface), technologies, products and/or functionalities (collectively or individually, the “Service(s)”).

If you do not agree to be bound by these Terms, do not access or use the Service(s). The Parties reserve the right to change or modify the terms and conditions contained in these Terms, including but not limited to any policy or guideline of the platform, at any time and at its sole discretion. As described in these Terms, you agree to be legally bound by these terms and all terms incorporated by reference. We will provide notice of these changes by posting the revised Terms on the App and changing the "Last updated" date at the top of the Terms, or by emailing Users at their provided email addresses, or by any other means as determined by the contracting Party at its sole discretion, and the updated Terms will be effective at such time. In the event that you do not agree with any such modification, your sole and exclusive remedy is to terminate your use of the Service(s) and close your account. You agree that we will not be liable to you or any third party as a result of any losses suffered by any modification or amendment of these Terms. Your non-termination or continued use of this App or Service(s) after the effective date of any changes or modifications of these Terms will constitute your acceptance of such changes or modifications.

These Terms and any terms expressly incorporated herein apply to your access to, and use of, any Service(s) provided by the Parties. These Terms do not alter in any way the terms or conditions of any other agreement you may have with the Parties for products, services or otherwise. We encourage you to frequently review the Terms to ensure you understand the terms and conditions that apply to your access to, and use of, the Service(s). If you have any questions regarding the use of the Service(s), please email contact@BlockMo.io.

1. GENERAL SERVICES TERMS

1.1 Rewards and Trading Services: BlockMo allows you to interact with our participating brands, organization, events, and activities (the “events”) to earn digital currency rewards (the “rewards” or also known as “convertible virtual currency” in the U.S., or occasionally by others as “cryptocurrency”, “crypto”, “cryptographic tokens”, “digital tokens”, or “cryptographic currency”) for attending the events, completing special offers, or by completing other activities such as taking surveys, entering a referral

code, or engaging in any other activity as described in our App. In order to earn the rewards, you must have an account in our app, and scan your user QR code or have your user QR code scanned while at the events or while performing the described activity. When you perform the QR code scanning, you allow us to process the information and validate the accuracy and authenticity of your attendance and performance of the activity. If you do not scan your user QR code or you do not scan the QR code while at the events, you will not receive your rewards. Your rewards will be added to your user account within a period of 24 hours, and are able to be redeemed or withdrawn from our app after the 24-hour period. By using the app, you understand that the rewards fluctuate in value constantly, and they may be worth more or less after you receive them from attending the events. The fiat value (or also known as the dollar value of the reward based on a spot trade) of the reward is based on the spot trade value we receive when exchanging the reward to fiat or a USD stable coin such as USDC.

1.2 Information Accuracy: While the Parties have made every effort to ensure the accuracy of the information on our App and to give prior notice to the Users of any material change to the information of the App, the information and content on the App is subject to change without prior notice and is provided for the sole purpose of assisting Users to make independent decisions. The Parties have taken reasonable measures to ensure the accuracy of the information on the App; however, we do not guarantee the accuracy, suitability, reliability, completeness, performance and/or fitness for purpose of the content of any Services or products available through the App, and will not accept liability for any loss or damage that may arise directly or indirectly from the content or your inability to access our App, for any delay in or failure of the transmission or the receipt of any instruction or notifications sent through our platform. The Parties will not have any liability for the use or interpretation of such information.

1.3 Service Availability: By using our Service, you acknowledge and consent that the Service is provided by the Parties according to their current technological capacity and other conditions. While the Parties have made every effort to ensure continuity and security of the Services, we are unable to completely foresee and eliminate legal, technological and other risks including but not limited to force majeure, virus, hacker attack, peak demand, volatility, heavy trading and attendance, systems upgrades or maintenance, system instability, flaw in third-party services, act of government, or for other reasons that may result in service interruption, data loss and other losses and risks. You agree and acknowledge the possibility of the discontinuity and disruption of the Service due to the above-mentioned situations, and BlockMo will not be liable to you if you are unable to access your account or request a transaction through the Service.

1.4 Fees and Costs: Fees may be incurred for certain Service(s) provided by the Parties to its Users. You agree to pay to the relevant Parties for applicable fees in accordance with our fee schedule as published on the App. The relevant Parties may change the fee models and structures of such Service(s) from time to time. The relevant Parties may also start charging fees on free Service(s) at any time. We will strive to announce any fee changes via our App or other communication channels ahead of their effective date. You shall stop using the Services if you disagree on the above mentioned changes, modifications or paid content. Please see Section 10 for more information.

In order to access the Services, Users shall prepare devices and bear costs as follows:

- Internet-connected device, including but not limited to a mobile phone, tablet, computer or other internet-connected terminals; and
- Internet-accessing costs, including but not limited to internet fees, rental charges for internet-connected equipment, cellular data fees, etc.

1.5 Account Security: The Parties will not ask for any password from its Users, nor will we ask Users to transmit any rewards to digital asset addresses that are not listed on our trading platform. Please do not trust any discount or promotion related information that is not accessed through the App. The Parties will not be responsible for any losses caused by transmitting digital assets to bank accounts or digital asset addresses that are not listed on the trading platform. Please see Section 4 for more information.

1.6 Service Changes: You agree the relevant Parties may change or suspend these Services at any time. By continuing to use the Service(s), you agree to the Terms and any other Terms added subsequently. Please see Section 11 for more information.

1.7 User Information: The Parties have the right to determine the real transaction background and purpose of the Users who use the products or services of the Parties. Users must provide real, comprehensive, up-to-date and accurate information as required by the Parties. The Parties will not assume any responsibility for any losses caused by the situations due to Users' failure in providing up-to-date information that results in the inability for the relevant Parties to reach out to its Users and give notice to the handling procedures. If the Parties have reasonable grounds to suspect that the User has provided false information, the Parties are entitled to restrict the User from the use of some or all the relevant Parties' products, services and/or functions either temporarily or permanently.

1.8 Limited Services Terms: Notwithstanding anything contained herein to the contrary, for Users who are directed to this App through third-party referral channels to complete certain transactions, you agree and acknowledge that before you agree to these Terms, the services provided to you by the Parties are limited to those transactions, and that irrespective of any use of the words "purchase", "sale", "rewards", or similar terms, no full rights and privileges are granted to such Users under this Agreement. We have no control over, or liability for, the delivery, quality, safety, validity, legality or any other aspect of any goods, services or technology that you may purchase from a third party (hereafter referred to as the "**Third-Party Services**"). We are not responsible for ensuring that a third party you transact with will complete the Third-Party Services or is authorized to do so. If you experience a problem in relation to the Third-Party Services or if you have a dispute with such third party, you should resolve the dispute directly with that third party.

2. ELIGIBILITY AND PROHIBITION OF USING OUR SERVICES

2.1 Eligibility. The Services are intended solely for users who are 18 or older. By accessing or using our Service(s), you represent and warrant that you are at least 18 years of age and have not previously been suspended or removed from the App or Service(s). If you are registering to use the Service(s) on behalf of a legal entity (corporate customers), you represent and warrant that such legal entity is duly organized and validly existing under the applicable laws of the jurisdiction of its organization; and you further represent that you are duly authorized by such legal entity to act on its behalf, and that such legal entity agrees to be responsible to us if you violate these Terms. You further represent and warrant that you are

not on any trade or economic sanctions lists, such as the Office of Foreign Assets Control ("**OFAC**") SDN lists, not a resident or with the nationality in the Restricted Territories (as defined below), nor restricted or prohibited from engaging in any type of trading platforms by any law enforcement agencies. Also, the relevant Parties may not make all of the Service(s) available in all markets and jurisdictions, and may restrict or prohibit use of all or a portion of the Service(s) from certain countries/regions/territories (the "**Restricted Territories**"), which at this time include Cuba, Iran, North Korea, Crimea, Sudan, Syria, Malaysia, Bangladesh, Bolivia, Ecuador, and Kyrgyzstan, due to compliance or regulatory requirements.

Additionally, within the U.S., we currently only provide our Services to users in specific States. The content of these Terms is subject to the laws of the country or region where the User resides. As a result, if you do not meet these eligibility requirements, please do not use our Services.

2.2 Prohibited Businesses. Any use of our Service(s) in connection with any of the following categories of activities or businesses is prohibited ("**Prohibited Businesses**"), and we reserve the right at all times to monitor your transactions or accounts that are related to any of the following Prohibited Businesses:

- (i) Unlicensed money service businesses, including but not limited to payment services providers, the sale of money orders or cashier's checks or any money transmitter activities;
- (ii) Restricted financial services, including but not limited to investment and credit services, credit repair, debt settlement, refinance, bail bonds, collections agencies, or banking services;
- (iii) Adult content and services, including but not limited to any types of pornography and other obscene materials (including literature, imagery and other media); Apps offering any sexually-related services such as prostitution, escorts, pay-per view, adult live chat features;
- (iv) Deceptive marketing and false advertising services;
- (v) Religious and/or spiritual organizations;
- (vi) Unlicensed sale of weapons of any kind, including but not limited to firearms, ammunition, knives, explosives, or related accessories;
- (vii) Regulated products and services, including but not limited to marijuana dispensaries and related businesses; sale of tobacco, e-cigarettes, and e-liquid; online prescription or pharmaceutical services; age restricted goods or services, and toxic, flammable, and radioactive materials;
- (viii) Pseudo-pharmaceuticals;
- (ix) Drugs and Drug Paraphernalia, including but not limited to sale of narcotics, controlled substances, and any equipment designed for making or using drugs, such as bongs, vaporizers, and hookahs;
- (x) Gambling activities including but not limited to sports betting, casino games, horse racing, dog racing, lotteries, games of chance, sweepstakes, games of skill that may be classified as gambling (i.e. poker), or other activities that facilitate any of the foregoing;
- (xi) Money-laundering, fraud, terrorist financing, or any other type of financial crimes; (xii) Any sort of Ponzi scheme, pyramid scheme, or multi-level marketing program;

(xiii) Goods or services that infringe or violate any copyright, trademark, or proprietary rights under the laws of any jurisdiction;

(xiv) Layaway systems, or annuities;

(xv) Counterfeit or unauthorized goods, including but not limited to sale or resale of fake or “novelty” IDs, sale of goods or services that are illegally imported or exported or which are stolen;

(xvi) Wash trading, front-running, insider trading, market manipulation or other forms of market-based fraud or deceit;

(xvii) Purchasing goods of any type from hidden service markets or “Darknet” markets, or any other service or webApp that acts as a marketplace for illegal goods (even though such marketplace might also sell legal goods);

(xviii) Any other matters, goods, or services that from time to time we communicate to you that are unacceptable or of high risk, and which, for example, may be restricted by our and your bank or payment partners; or

(xix) Any other unlawful activities which may, in our sole discretion, violate, or assist in violation of, any law, statute, ordinance, or regulation, sanctions programs administered in the countries where we conduct business, or which would involve proceeds of any unlawful activities.

In the event that we learn or reasonably suspect, in our sole discretion, that your account is or may be associated with any of the Prohibited Businesses as set forth above, we will consider it to be a violation of these Terms and may suspend or terminate your account, and/or block transactions or freeze your funds immediately without notice, and we reserve the right to report any such suspected or actual Prohibited Businesses to the law enforcement authorities.

3. RISK DISCLOSURE

3.1 Risk: Holding and trading digital assets involves significant risk. The risk of loss in trading or holding digital assets can be substantial. You should therefore carefully consider whether trading in digital assets is suitable for you in light of your financial condition, tolerance for risk, and investment objectives.

You should exercise prudence in trading in digital assets (as well as any other assets). Prices can and do fluctuate at any moment. Due to such price fluctuations, you may increase or lose value in your assets at any given moment. Any digital asset or trading position may be subject to large swings in value and may even become worthless. Digital assets are not subject to Federal Deposit Insurance Corporation (“**FDIC**”), Securities Investor Protection Corporation (“**SIPC**”), or any other kind of deposit insurance or securities investors protection regimes.

3.2 User Responsibilities: The User shall bear any loss as a result of his/her own actions, including, but not limited to:

- “Fat finger” input or instructions errors, including price, quantity, and/or timing (market vs. limit order specification) errors;

- Mis-timing or mis-submission of trade instructions;
- Forgetting or disclosing your password;
- Computer or network issues, including any hacks or virus issues related to User's computer or network;
- Transfer-in or withdrawal of digital assets or fiat currencies to or from the wrong account; or
- Third parties accessing and using your account for any reason.

In the event of a User's malicious, manipulative, or abusive use of the Service, a violation of these Terms of Service, and/or any other behaviors or methods utilized to gain an unfair advantage, as determined at our sole discretion, we reserve the right to take necessary action, including, but not limited to, closing a User's account, placing restrictions on account transactions, freezing assets in the User's account, commencing legal action against the User and/or pursuing other measures of recourse. In the event the User is not cooperative, the User shall bear all costs incurred as a result of any action taken by the relevant Parties, including legal fees. In addition, Users shall take full responsibility to ensure the account information is verified before making the transfer so that digital assets or fiat currencies are transferred into the correct account. If a User transfers in digital assets or fiat currencies to a wrong account and such account is controlled by us, we will have the sole discretion to reject such transfer and return to the User the relevant amount of digital assets or fiat currencies (after deduction of applicable handling fees).

4. YOUR BLOCKMO ACCOUNT

4.1 Account Registration and Identity Verification: In order to use any of the Service(s), you must first register to use the Service(s) by providing your email and/or mobile phone number, full name, date of birth, residential address, and other personal or company information to verify your identity, along with affirming these Terms. You agree to provide us accurate and authentic information we request at registration and on an ongoing basis for the purposes of identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crime, including without limitation a copy of your government issued photo ID, or evidence of residency such as a lease or utility bill. If you are a U.S resident, you further certify under penalty of perjury that all such W-9 information provided by you is correct, accurate and authentic. If any such information changes, it is your obligation to provide to us such updated information as soon as possible. We may, in our sole discretion, refuse to allow you to register to use the Service(s) or limit Users from registering multiple accounts. You may only have one personal account. By registering an account with BlockMo, you agree and represent that you will use that account only for yourself, and not on behalf of any third party, unless approved by BlockMo. If you plan to use the Service(s) on behalf of a legal entity, such legal entity shall register a corporate account with BlockMo and you shall not use your individual account for business purposes.

4.2 Protecting Your Account: You agree not to enable anyone to use or direct your account, and to update the relevant Parties of any information change or if your account has been compromised. You are responsible for keeping, protecting and safeguarding any keys, certificates, passwords, access codes, user IDs or other credentials and login information (collectively "Credentials") that have been provided to you or that are generated in connection with your use of the Service(s). If you lose your Credentials, you may not be able to access your account. For any activities in your account using your Credentials, we will

assume that you authorized such transactions, unless you notify us otherwise. If you believe you did not authorize a particular transaction or that certain transaction was incorrectly carried out, you must contact us as soon as possible with underlying documentation evidencing your request by email to support@BlockMo.io. It is important that you check your account balances and your transaction history regularly to ensure you are fully aware of any unauthorized or incorrect transactions. Please note the relevant Parties will not be responsible for any liabilities, losses, or damages arising out of claim for unauthorized or incorrect transactions.

4.3 Password Recovery: Users who lose their passwords can reset it after being verified through their registered email addresses or phone numbers. You shall immediately report to the relevant Parties if any unauthorized operations or security breaches are found.

4.4 Account Closure: You may close your account at any time. Closing an account will not affect any rights and obligations incurred prior to the date of account closure. You may be required to either cancel or complete all open orders and, in accordance with the provisions of these Terms, provide transfer instructions of where to transfer any fiat currency and/or digital assets then remaining in your account. You are responsible for any fees, costs, expenses, charges, or obligations (including, but not limited to, attorney and court fees or transfer costs of fiat currency or digital assets) associated with the closing of your account. In the event that the costs of closing of your account exceed the value in your account, you will be responsible for reimbursing us. You are prohibited from closing any of your accounts to avoid paying any fees otherwise due or to avoid any examination related to our AML Program. Closing your account will not permanently delete your personal data required to be retained by the Parties to comply with all applicable laws and regulations.

4.5 Account Suspension and Investigation: You agree and acknowledge that the relevant Parties have the right at any moment to suspend your account and any account for which you are a representative or authorized signatory, in their sole discretion. Also, you agree that the Parties can freeze/lock the funds and assets in all such accounts, and suspend your access to the App until a decision has been made, if we suspect, in our sole discretion, any such accounts to be in violation of:

- Any of these Terms;
- Any applicable laws or regulations;
- The Parties' AML Compliance Program;
- Regulatory authority requirement, court order, valid subpoena;
- The account is, or is related to any account that is, subject to any pending litigation, investigation, or governmental proceeding;
- The account has a balance that needs to be reconciled for any reason;
- If the Parties believe that an unauthorized person is attempting to gain access to your account;
- If the Parties believe that you are using your credentials or other account information in an unauthorized or inappropriate manner;

- If the Parties believe that your account is related to any Prohibited Businesses as set forth in Section 2.2;
- If the Parties believe that there are suspicious and/or fraudulent activities on your account; or
- The account has not been accessed in over one year.

You agree and acknowledge that we have the right to immediately investigate your account and any related account, if we suspect, in our sole discretion, that any such account has committed a conduct violation or violation of applicable laws or regulations.

4.6 Account Termination: You agree and acknowledge that we have the right to terminate any account at any time and for any reason in our sole discretion. You further agree and understand that we have the right to take any and all necessary and appropriate actions pursuant to these Terms and/or applicable laws and Regulations. If your account is terminated, we will return your funds, less the value of any rebates, costs, expenses and/or damages that we are entitled to pursuant to these Terms. If your account is not subject to an investigation, court order, or subpoena, you authorize us to return your funds (less any trading fee, rebates, costs, expense and/or damages to which we are entitled) to any account linked to your account, unless otherwise required by applicable law. If there is any digital asset remaining in your account, you agree to provide us with a digital asset address upon receiving written notice, so that we can return the remaining digital assets to you.

4.7 Reversals and Cancellations: You agree and understand that you cannot cancel, reverse, or change any transaction that has been marked as complete in your account. We reserve the right to refuse to process, or to cancel or reverse, any transaction conducted under your account in our sole discretion, even after funds have been debited from your account, and we are under no obligation to allow you to reinstate a transaction at the same price or on the same terms as the canceled transaction:

- if we suspect the transaction involves (or has a high risk of involvement in) suspicious activity or violations of these Terms;
- if we have reason to believe there was an obvious error in any item, including but not limited to the price, amount or any other info about the trade;
- if there was disruption or malfunction in the operation of any trading system; or
- if there were extraordinary market conditions or other circumstances in which the nullification or modification of transactions may be necessary.

4.8. Right of Offset and Recoveries: In the event that there are outstanding amounts owed to us hereunder, to the fullest extent permitted by applicable law, we reserve the right to freeze your account and debit your account accordingly, and/or withhold amounts from funds you may transfer into your account, and/or dispose any digital assets available in your account at a market rate of exchange in order to offset any amounts owed to us. In the event that the disposition or liquidation of digital assets is inadequate to satisfy the outstanding amount(s), you agree that you are required to immediately deliver, in U.S. Dollars, the full amount outstanding. If you fail to do so, you will become liable to BlockMo not only for the amount outstanding, but also for the interest and expenses associated with its recovery.

4.9. Credit Reporting and Third Party Collection Agencies: You agree and acknowledge that, to the extent permitted under applicable law, we may use the services of external credit reporting agencies,

and third party collection agencies in the recovery of losses we incurred from transactions and activities in your account.

4.10 Electronic Delivery: We may be required to provide certain legal and regulatory disclosures, periodic statements and confirmations, notices, tax forms and other communications (collectively “**Communications**”) to you in written form. By agreeing to these Terms, you consent to BlockMo delivering such Communications to you in electronic form. Consent for electronic delivery applies to the statements that are furnished every year. If you no longer have access to your account to receive the disclosures in electronic form, then you may request the disclosures in written form by contacting our Customer Service at support@BlockMo.io

5. REDEMPTION AND WITHDRAWAL

For the purpose of these Terms, redemptions and withdrawals will include transfer and withdrawal of either fiat currency or digital assets into/from your account.

5.1 Fiat Currency: We provide Users with various fiat withdrawal options from time to time based on their locations, including but not limited to a redemption of digital assets to an electronic gift card, donation to a registered non-profit, or the withdrawal to a private digital asset wallet. The redemption and withdrawal options and fee schedule are available in our website at www.BlockMo.io.

If due to a withdrawal your account balance goes negative, you will have to deliver funds or sell a certain portion or all of your digital assets to bring your account balance back to positive. If you fail to promptly do so after your account goes negative due to, among other things and without limitation, we may, at our sole discretion, avail ourselves of remedies set forth in these Terms to recover any amount you owe to us, including but not limited to, selling any digital assets available in your account at a market rate of exchange until such negative balance is recovered.

5.2 Digital Assets: Digital Asset withdrawals will typically be debited from your account after the required number of network confirmations, as determined by us in our sole discretion, have occurred on the blockchain for such digital assets. Digital assets withdrawals will typically be processed at the speed of a digital asset network after our internal checks and validations, which may take up to 12 hours. You agree and acknowledge that digital assets are not legal tender, are not backed by the government, and accounts and value balances are not eligible for FDIC, SIPC), or any other kind of deposit insurance or securities investors protection regimes. You further agree and acknowledge that Digital Asset withdrawals may be delayed or impacted by network disruptions or other conditions (whether controlled by us or a third party) for which we will not be held responsible.

At any time when you initiate a withdrawal of digital assets from your account, you are required to verify that all steps have been properly taken so as to ensure that the withdrawal is properly made, including that the wallet address that you are sending a withdrawal to is owned or controlled by you, and that your account is accurately value-added or value-decreased. You are also required and agree to provide all the information to BlockMo in order to facilitate the withdrawal service.

5.3. Additional Fees and Charges: You are responsible for paying any additional fees charged by financial service providers (including but not limited to PSPs, banks, and gift card schemes, hereinafter individually and collectively referred as the “Financial Service Provider(s)”) used to process a transfer to

or from your account. We will not process a transfer if associated fees charged by the Financial Service Provider exceed the value of the transfer.

6. USD BALANCE

The USD balance reflected in your account is a representation of the value of the digital assets you currently hold in your account at current market prices with our partnered exchange. This is not a representation of actual U.S. Dollars in the account and these funds in your account are not subject to SIPC or FDIC protection, as they are held as digital assets.

7. BLOCKMO THIRD-PARTY SERVICE PROVIDERS

You agree and acknowledge that we may use third parties to gather, review, and transmit your data and activity from one or more of your institutions to us. By accessing or using the Service(s), you agree to grant third-party providers that we may engage with the right, power, and authority to access and transmit your transaction data, activity, and personal and financial information either directly from you or from one or more of your institutions to us in accordance with and pursuant to their terms and conditions, privacy policy, and/or other policies.

By using our Service(s), you agree that the data sources that maintain your accounts and any third parties that interact with your credentials or account data in connection with our Services are not liable for any loss, theft, compromise, or misuse whatsoever in connection with our Services (including negligence), except to the extent such liability cannot be limited under applicable law. We also use third-party providers to provide you with the ability to redeem your digital assets to electronic gift cards as well as to exchange your digital assets between other digital assets and USD stable coins.

Data sources make no warranties of any kind related to the data provided by our Services--whether express, implied, statutory, or otherwise. Except for PDFs of official account documents, which we retrieve on your behalf and provide to you without alteration, no data provided by our Services is an official record of any of your accounts. For purposes of these Terms, the "data source" referred hereto means a third-party information source where a User holds an account from which our third-party service provider retrieves information (for example, a financial institution URL, webApp, server, or document).

8. USERS' RIGHT AND LIMITATIONS TO USE

We grant you a limited, nonexclusive, non transferable permit, subject to these Terms, to access and use the relevant Parties' App and Service(s), solely for approved purposes as permitted by the relevant Parties. You agree you will not 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 relevant Parties' source code or similar proprietary or confidential data or other similar information, without our prior express written consent.

You may not use the App for any unlawful purpose.

You agree that:

- All rights, title and interest in the Services and associated software, App and technology, including all intellectual property rights therein, are and will remain with the relevant Parties;
- No right or interest in the Services is conveyed other than the limited licenses granted herein;
- The Services are protected by the copyright and other intellectual property laws; and
- All rights not expressly granted in these Terms are reserved.

The applicable Party has the right to inquire, freeze or deduct the items and accounts of the User according to the requirements of any applicable judicial organizations, administrative organizations and military organizations, including but not limited to public security organizations, procuratorial organizations, courts, customs, tax authorities and so on.

9. USER OBLIGATIONS/PROHIBITIONS

9.1 Users shall not register multiple accounts for any purpose.

9.2 Users may not use another User's account(s).

9.3 Users are prohibited in any form from utilizing the App to engage in illegal activities. Without the authorization or permission of the relevant Parties, the User shall not use any of the commercial activities in the name of this App or in any form of the App as a place, platform or medium for engaging in commercial activities.

9.4 Users shall comply with all laws and regulations, and bear the responsibility and legal consequences of their own actions when using the App and Service(s). In addition, Users shall not infringe the legitimate rights and interests of any third party. Additionally, if the relevant Parties therefore suffered losses as a result of breach of these Terms by the User, the relevant Parties will have the right to recover from the User via legal actions or other means whether pursuant to these Terms or otherwise.

9.5 If a User violates any obligation above, as determined at our sole discretion, the relevant Parties have the right to take all necessary measures directly, including but not limited to deleting the content posted by the User, freezing the User's digital assets, pausing or seizing the User's account and illegal gains, and prosecution.

10. FEES

10.1 The relevant Parties have the right to set user service charges according to these Terms. The relevant Parties also have the right to formulate and adjust the service charges, and set specific service charges to the User to use the relevant Parties' Service(s) and terminate any promotional efforts at any time.

10.2 Unless otherwise stated or agreed upon, the User agrees that the relevant Parties have the right to deduct the above-mentioned service charges directly from the assets of the User account.

10.3 Current Fee information is available in our website www.BlockMo.io

10.4 At the relevant Parties' sole discretion, regional or country specific pricing may vary based on User's residence, location, or nationality.

10.5 If you fail to pay the applicable fees (including, but not limited to, service charges) in full or on time, the Parties reserve the right to interrupt, suspend or close your account.

10.6 You shall be responsible for paying any additional fees charged by the Financial Service Providers and gift card providers in connection with processing transactions you initiate on BlockMo, including any processing fees. The Parties have no control over nor will the Parties be liable for such fees charged by these Financial Service Providers.

11. CHANGE, INTERRUPTION, TERMINATION, AND DISCONTINUANCE OF SERVICES

11.1 Service Change and Interruption: The relevant Parties may change the Service(s) and/or may also interrupt, suspend or terminate the Service(s) at any time with or without prior notice in their sole discretion.

11.2 Service Discontinuance and Termination: The relevant Parties reserve the right, in their sole discretion, to discontinue or terminate the Service(s) provided to you without notice, temporarily or permanently, including, but not limited to, the following cases:

- If the personal information you have provided is not true, complete, accurate or inconsistent with the information at the time of registration and you have failed to provide reasonable proof (please remember, according to the laws or regulations you should submit true complete and accurate information);
- If you violate the relevant laws and regulations or these Terms;
- If required by any provisions of the laws and regulations, as well as the requirements of relevant government authorities; or
- For security reasons or other necessary circumstances, as determined at our sole discretion.

12. COMPLIANCE WITH YOUR LOCAL LAWS AND TAXES

12.1 It is your sole responsibility to determine whether, and to what extent, any taxes apply to any transactions you conduct through the Service(s), and to withhold, collect, report and remit the correct amounts of taxes to the appropriate tax authorities. You agree that BlockMo does not provide legal or tax advice and is not responsible for determining whether taxes apply to your transactions or for collecting, reporting, withholding or remitting any taxes arising from any transactions. In particular, if you are a U.S. resident, you acknowledge that you are not subject to backup withholding due to the failure to

report interest and dividend income. It is highly advisable that you consult your professional tax adviser to determine your tax status in your home jurisdiction.

12.2 Additionally, you agree to comply with all relevant laws and regulations. Regarding the prevention of terrorist financing and anti-money laundering, the relevant Parties will work with local authorities, and may report certain transactions to the local authorities to the extent and manner in which it is required to do so by laws and regulations. When using our Service(s), you represent and undertake that your actions are in a legal and proper manner and your sources of digital assets and fiat currency are not derived from illegal activities. If any of the relevant Parties reasonably believe your source of digital assets and fiat currency are derived from illegal activities, the relevant Parties may discretionarily or in coordination with local law enforcement authorities seize, restrict or close-out your account, fiat currency and digital assets.

13. PRIVACY POLICY

Please refer to our Privacy Policy located in our website www.BlockMo.io for information about how we collect, use, and share your information.

14. INDEMNIFICATION

Except for BlockMo's gross negligence, willful misconduct, or breach of these Terms, you shall indemnify, hold harmless and defend the relevant Parties and our agents (if any), employees, officers, directors, affiliates, subsidiaries and successors (collectively, the "Indemnified Party") from and against all claims, losses, liabilities, damages, judgments, penalties, fines, or costs and expenses of whatever kind (including professional fees and reasonable attorney's fees) (collectively, "**Losses**") which may be suffered or incurred by any of the Indemnified Party any as a result from or arising out of:

- (a) your use of the Service(s) hereunder;
- (b) your failure to perform your obligations under these Terms;
- (c) your breach of any warranties and representations made to us under these Terms;
- (d) any third party claim related to your use of the Service(s);
- (e) your failure to comply with any applicable federal, state, or local laws and regulations in the performance of your obligations hereunder; or
- (f) any investigation, claim, suit, action or other proceeding against a Party relating to or arising out of your use of the Service(s) by a governmental authority or regulatory or self-regulatory agency or organization.

If you are obligated to indemnify us, the Parties will have the right, in their sole discretion, to control any action or proceeding (at our expense) and determine whether we wish to settle it.

15. DISCLAIMER

15.1 User Information: The relevant Parties are not responsible for the failure of preservation, modification, deletion or storage of the information provided by the User. Nor will the relevant Parties be liable for the typographical errors, negligence, etc. not intentionally caused by the relevant Parties. The relevant Parties have the right but no obligation to improve or correct any omission, error of any part of this App.

15.2 NO WARRANTY: THE SERVICES WE PROVIDE ARE PROVIDED TO YOU ON A STRICTLY "AS IS", "WHERE IS" AND "WHERE AVAILABLE" BASIS WITHOUT ANY REPRESENTATION OR WARRANTY, WHETHER EXPRESS, IMPLIED OR STATUTORY. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAWS AND REGULATIONS, BLOCKMO SPECIFICALLY DISCLAIMS ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT. BLOCKMO DOES NOT MAKE ANY REPRESENTATIONS OR WARRANTIES THAT ACCESS TO THE APP, ANY PART OF THE BLOCKMO SERVICES, OR ANY OF THE MATERIALS CONTAINED THEREIN, WILL BE CONTINUOUS, UNINTERRUPTED, TIMELY, OR ERROR-FREE, AND THAT THERE ARE NO VIRUSES OR OTHER HARMFUL COMPONENTS ON THE PLATFORM. BLOCKMO DOES NOT GUARANTEE THAT ANY TRANSACTION, REDEMPTION, OR WITHDRAWAL WILL BE EXECUTED, ACCEPTED, RECORDED OR REMAIN OPEN. EXCEPT FOR THE EXPRESS STATEMENTS SET FORTH IN THESE TERMS, YOU HEREBY ACKNOWLEDGE AND AGREE THAT YOU HAVE NOT RELIED UPON ANY OTHER STATEMENT OR UNDERSTANDING, WHETHER WRITTEN OR ORAL, WITH RESPECT TO YOUR USE AND ACCESS OF THE BLOCKMO SERVICES AND BLOCKMO APP. WITHOUT LIMITING THE FOREGOING, YOU HEREBY UNDERSTAND AND AGREE THAT BLOCKMO 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, OR (C) INTERRUPTION IN ANY SUCH DATA.

15.3 User Opinion: Any comments published by Users are the Users' personal point of view, and do not represent the views of BlockMo or of this App. Neither the relevant Parties nor this App will bear any legal responsibility for consequences caused by any User comments.

15.4 Announcements: Notice will be made by the relevant Parties through a formal page announcement, station letter, e-mail, customer service phone call, SMS or regular mail delivery. The relevant Parties do not accept any legal responsibility for any results, promotion or information which are delivered by channels other than those mentioned in this paragraph.

15.5 LIMITATION OF LIABILITY: EXCEPT TO THE EXTENT REQUIRED BY LAW, IN NO EVENT WILL THE PARTIES HEREOF, THEIR AFFILIATES AND SERVICE PROVIDERS, OR ANY OF THEIR RESPECTIVE OFFICERS, DIRECTORS, AGENTS, JOINT VENTURERS, EMPLOYEES OR REPRESENTATIVES, BE LIABLE TO YOU (A) FOR ANY AMOUNT GREATER THAN THE VALUE OF THE SUPPORTED DIGITAL ASSETS ON DEPOSIT IN YOUR ACCOUNT OR (B) FOR ANY LOST PROFITS, DIMINUTION IN VALUE OR BUSINESS OPPORTUNITY, ANY LOSS, DAMAGE, CORRUPTION OR BREACH OF DATA OR ANY OTHER INTANGIBLE PROPERTY OR ANY SPECIAL, INCIDENTAL, INDIRECT, INTANGIBLE, OR CONSEQUENTIAL DAMAGES, WHETHER BASED IN CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, ARISING OUT OF OR IN CONNECTION WITH AUTHORIZED OR UNAUTHORIZED USE OF THE APP OR THE SERVICES, OR THESE TERMS OF SERVICES, EVEN IF AN AUTHORIZED REPRESENTATIVE OF BLOCKMO HAS BEEN ADVISED OF OR KNEW OR SHOULD HAVE KNOWN OF THE POSSIBILITY OF SUCH DAMAGES. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL

OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE LIMITATIONS SET FORTH ABOVE MAY NOT APPLY TO YOU.

16. APPLICABLE LAW AND VENUE

These Terms and your use of the Service(s) will be governed by and construed in accordance with the laws and regulations of the jurisdiction where the applicable Party (being the entity servicing you based on where you reside) is incorporated: (1) Users of BlockMo Inc. - State of Wyoming law applies. The foregoing applicable law provision shall not apply to arbitration under Section 17.1 below, which shall be governed by the Federal Arbitration Act. You agree that any action at law pursued by you and arising out of or relating to these Terms not subject to arbitration (as set forth below) will be filed only in the courts where the applicable Party is located and you hereby irrevocably and unconditionally consent and submit to the exclusive jurisdiction of such court over any non-arbitrable suit, action or proceeding arising out of these Terms.

17. DISPUTE RESOLUTION

You and the applicable Parties agree to arbitrate any dispute arising from these Terms or relating to the Service(s), except that you and the applicable Parties are not required to arbitrate any dispute in which either party exclusively seeks relief for the alleged unlawful use of copyrights, trademarks, trade names, logos, trade secrets or patents. You and the Parties agree that you will notify each other of any dispute within 30 days of when it arises, that you will attempt informal resolution prior to any demand for arbitration and that, in the event that the dispute is not informally resolved, the dispute will be submitted to arbitration as follows:

17.1 Users of the App provided by BlockMo Inc.: Binding arbitration governed by the Federal Arbitration Act and administered by JAMS (see www.jamsadr.com). The JAMS arbitration shall be conducted in any JAMS Resolution Center which you and the applicable Party agree before a single JAMS arbitrator, who shall be a retired judicial officer. You and the applicable Parties shall split the JAMS arbitrator fees and expenses equally. The JAMS Streamlined Arbitration Rules & Procedures, as modified by this Agreement, shall apply. Dispositive motions will be allowed, and the arbitrator must follow this Agreement, will have the same power to award damages and relief as a court (including fees), and will issue a binding written decision, which can be enforced by entry of judgment by any court of competent jurisdiction. You agree and understand that, absent this mandatory arbitration provision, the parties would have the right to sue in court and have a jury trial, and further understand that, in some instances, the costs of arbitration could exceed the costs of litigation, and that the right to discovery may be more limited in arbitration than in court. If arbitration before JAMS is unavailable or impossible for any valid reason, the such arbitration will be conducted by, and according to the rules and regulations then in effect of, the American Arbitration Association (AAA). The foregoing arbitration provision shall not apply to BlockMo's efforts to collect a debit balance pursuant to Section 4.8 of this Agreement. In the event that BlockMo seeks collection of a debit balance or outstanding amount pursuant to Section 4.8 of this Agreement, any such legal action may be brought by BlockMo in the State of Wyoming or the State of Florida. TO THE EXTENT PERMISSIBLE BY LAW, ALL CLAIMS MUST BE BROUGHT IN A PARTY'S INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS, COLLECTIVE ACTION OR

REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE MORE THAN ONE PERSON'S CLAIMS OR ENGAGE IN ANY CLASS ARBITRATION. YOU ACKNOWLEDGE THAT, BY AGREEING TO THESE TERMS, YOU AND BLOCKMO ARE EACH WAIVING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION.

18. GENERAL PROVISIONS

18.1 Severability: If any provision of these Terms is deemed to be unlawful, invalid or unenforceable for any reason, such provision will be deemed to be severed and will not affect the legal effect of any other provision.

18.2 Complaints: If you have any complaints, feedback, or questions, please contact our Customer Service at contact@BlockMo.io. When you contact us, please provide us with your name and email address and any other information we may need to identify you, and the transaction on which you have feedback, questions, or complaints.

18.3 Assignment: You may not assign any rights, obligations and/or licenses granted under this Terms of Services without our prior written consent. Any attempted transfer or assignment by you in violation hereof will be null and void. We reserve the right to assign our rights without restriction, including without limitation to any of our affiliates or subsidiaries, or to any successor in interest of any business associated with us. Subject to the foregoing, these Terms will bind and inure to the benefit of the Parties, their successors and permitted assigns.

18.4 Change in Control: In the event that BlockMo is acquired by or merged with a third-party entity, we reserve the right, in any of these circumstances, to transfer or assign the information we have collected from you as part of such merger, acquisition, sale, or other change of control.

18.5 Force Majeure: You agree that in no event will we be liable for any delays, failure in performance or interruption of service which may result directly or indirectly from any cause or condition beyond any Party's or any of our Service Providers' reasonable control, including but not limited to, significant market volatility, pandemics, epidemics, any delay or failure due to any act of God, act of civil or military authorities, act of terrorists, civil disturbance, war, strike or other labor dispute, fire, pandemic, epidemic, interruption in telecommunications or Internet services or network provider services, failure of equipment and/or software, other catastrophe or any other occurrence which is beyond our reasonable control.

18.6 Unclaimed Property: If there are still funds (either fiat currency or digital assets) in your account but you have not responded to our reasonable attempts to contact you for the applicable period of time (as defined under the unclaimed property or similar laws of the relevant jurisdiction), we may have an obligation to report any tokens in your account to the applicable governmental entity as unclaimed property. If this occurs, we will reasonably attempt to locate you at the last updated address shown in our records, but if we are unable to locate you, we may be required to deliver any such funds to the applicable jurisdiction's designated custodian as unclaimed property.

18.7 No Advice Provided: You agree and understand that BlockMo does not provide legal, tax, or investment advice, that your use of the Service is self-directed, and that it is your responsibility to consult with qualified professionals in your own jurisdiction prior to using the Service(s) or implementing any financial plan.

18.8 Miscellaneous: These Terms set forth the complete terms and conditions with respect to the subject matter hereof and supersedes all prior understandings and communications relating thereto. No term or condition of any other document provided to the Parties which is different from, inconsistent with, or in addition to the terms and conditions set forth herein will be binding upon the Parties. You represent, warrant and undertake that all information disclosed to the relevant Parties in connection with these Terms are true, accurate, and complete.

18.9 Language: This “Terms of Service” may be posted in different languages. If there are any discrepancies, the English version will prevail.