AGREEMENT FOR WALLET EARN

1. This “**Agreement**” governs your use of Wallet Earn (as defined below) and related services entered into by and between you (the “**User**” or “**you**”, “**your**” or the “**Participant**”) and Bybit Technology Limited (the “**Bybit**”, “**we**”, “**us**” or “**our**”). This Agreement forms a binding agreement between Bybit and you and serves to supplement our Terms of Service found at https://www.bybit.com/app/terms-service/information (the “**Service Agreement**”). If you do not agree to any terms or conditions of this Agreement, you must immediately cease using Wallet Earn (as defined below). By using Wallet Earn you agree to be legally bound by this Agreement, the Service Agreement and all other terms and conditions and rules relating to Wallet Earn that we may publish from time to time, including those without prior notice to you.

2. In the event of conflict or inconsistency between a term or provision in this Agreement and the Service Agreement, such conflict or inconsistency shall be resolved by giving precedence to this Agreement. All other provisions of our Service Agreement not modified by this Agreement shall remain in full force and effect.

3. The User acknowledges and fully understands the risks involved in depositing of cryptocurrencies and unconditionally accept the potential risks and benefits of his or her own investment decisions. You also

further understand and confirm that you have the experience and knowledge necessary to invest in non-guaranteed digital currency or assets products. In particular you should understand the risks in the technology.

4. Our Site and Platform are not intended to provide tax, legal, insurance or investment advice, and nothing on the Site or Platform should be construed as an offer to sell, a solicitation of an offer to buy, or a recommendation for any security or crypto asset by Bybit. You alone are solely responsible for determining whether any investment, security or strategy, or any other product or service, is appropriate or suitable for you based on your investment objectives and personal and financial situation. You should consult an attorney or tax professional regarding your specific legal or tax situation.

5. **Risk Disclosure**. You understand and accept the risks that may arise from using the Wallet Earn service and the Losses (as defined below) that you may suffer from using the Wallet Earn service, including but not limited to:

    5.1 **Smart contract risks**. Technologies such as Protocols and smart contracts on the blockchains involve cyber security and technology-related risks. Accordingly, there are risks when you interact with Protocols or smart contracts in Wallet Earn, such as contract vulnerabilities, bugs, hacking incidents, malfunctions, cyberattacks, changes to blockchains or extreme fluctuations, among other risks. We assume no responsibility or liability for any such risks.

5.2 **Disclaimer of Platform Use**. We do not assume any responsibilities or liabilities for your use or access of our platform. We cannot and are not obligated to guarantee the outcomes of your use or access of our platform. You agree and accept that you shall solely bear all losses, expenses, costs, damages, liabilities, penalties, charges ("**Losses**") as a result of your use of our platform, and we shall not be liable for any Losses in connection with your use or access of the DApps, including without limitation, any transactions you dispute.

5.3 **Fees**. When you access the DApps, the third-party developed smart contracts or Third Party Operators may charge you handling fees, third-party protocol fees and/or service fees. Any information displayed on Wallet Earn relating to such fees are for your reference only, as we cannot and do not guarantee its accuracy, applicability, reliability, integrity or appropriateness, nor shall we be liable for any Losses that may be caused directly or indirectly by your use of these contents.

5.4 **Security of Assets**. You understand and acknowledge that when you invest or Stake your Assets in DApps (whether through the Wallet Earn platform or on the DApps Platform), your Assets are invested in DApps over which we have no control or influence. We are under no obligation to, and do not

(i) monitor or guarantee the security of your invested or Staked Assets; and (ii) ensure or guarantee the redemption of your Assets, as the DApps are services owned, controlled, or operated by Third Party Operators, not us. You agree and accept that we shall not be liable for any Losses you may suffer as a result of using the DApps on Wallet Earn, including but not limited to loss of your Assets or inability to Redeem your Assets from the DApps.

5.5 **Third Party Terms**. You may be subject to terms directly between the DApps / DApps Platforms / Third Party Operators and you with respect to your use or access of the DApps or DApps Platforms ("**Third Party Terms**"). Any such Third Party Terms are solely between you and the DApps / DApps Platforms / Third Party Operators. We are not a party to any such Third Party Terms, and we disclaim any and all responsibility and/or liability arising from such Third Party Terms. You and the DApps / DApps Platforms / Third Party Operators are entirely responsible for communicating, agreeing to, and enforcing the Third Party Terms. You are solely responsible for reviewing such Third Party Terms before using or accessing any of the DApps or DApps Platforms.

5.6 **Funding Risks**. You may suffer Losses from the risks associated with the inability to trade Assets while your Assets are invested or Staked in the DApps. You are willing to bear the funding risks and potential financial Losses caused by Staking the Assets and using the Wallet Earn service.

5.7 **Price Fluctuations**. Price fluctuations of Assets should be expected.

5.8 **Technical Anomalies**. Technical anomalies may occur, which may delay or prevent you from using the Wallet Earn service or performing related transactions and result in losses of your Assets.

5.9 **Market Anomalies**. Market anomalies may occur, which may result in losses of your Assets.

5.10 **Changes to the Terms**. To maintain an orderly market, we are required to add, remove, or change the policies, the terms of this Agreement or other relevant service agreements or terms from time to time without notice to you. Any changes may benefit or harm individual customers like yourself.

5.11 **Our Relationship with You**. We are not your broker, dealer, intermediary, agent, or advisor. You acknowledge and agree that we do not have a fiduciary relationship with or fiduciary duty towards you in connection with any transactions, decisions, or other activities you undertake when using the Wallet Earn services. We do not provide investment or financial advice of any kind, and no communication or information provided to you by us is intended as, or should be construed as, advice of any kind. All transactions are executed based on the parameters of your order instructions. You alone are solely responsible for determining whether any investment, security or strategy, or any other product or service, is appropriate or suitable for you based on your investment objectives and personal and financial situation, and you alone shall be solely responsible for any Losses therefrom.

6. Save as defined below, all terms and references used in this Agreement shall have the meaning given to them in the Service Agreement.

Address	Means a programable digital folder maintained on Blockchain Network Architecture that enables you to receive and store crypto currencies and process transfers out of the digital folder subject to certain conditions such as the presentation of Private Key(s) to the Protocol.

Affiliate	Means any person, directly or indirectly controlling, controlled by or under direct or indirect common control with another person, where control may be by management authority, equity interest or otherwise.
Assets	Means cryptographic or digital assets or currencies.

Blockchain Network Architecture or BNA	Means a network of decentralized nodes maintaining Addresses and processing transaction in relation to Addresses in accordance with the rules set out in their respective Protocols.
Bybit Custodial Wallet	Means a custodial wallet for which we hold and manage the Private Key on behalf of you.
Bybit Wallet	Means your Seed Phrase Wallet, MPC Wallet, or Bybit Custodial Wallet.
Catalogue	Means the listings of DApps available on the Wallet Earn platform.
DApps or Decentralized Applications	Means apps that are operated by a decentralized Protocol and Blockchain Network Architecture.
Encrypted Key Shares or EKS	Means the encrypted version of the Key Shares.
Encryption Key	Means the encryption code used to decrypt the Encrypted Key Shares.

MPC Private Key	Means a set of two key shares in two which are required to be produced to generate the Private Key in a secure multi computation environment and to sign a transaction.
MPC Wallet or Keyless Wallet	Means a self-custody wallet provided by us: (a) which divides the Private Key into two EKS, both of which need to be presented and decrypted to generate the Private Key in a secure multi-party computation environment and to sign a transaction; and (b) of which you maintain control over your MPC Private Key.
Personal Cloud Store or PCS	Means an online storage maintained by you to store and contain one EKS and the Encryption Key
Private Key or PK	Means a string of alphanumeric characters used to digital sign and validate a Transaction Package.
Protocol	Means the operating system that governs the rules and the functionality of the respective Blockchain Network Architecture.

Seed Phrase Wallet	Means a self-custody wallet provided by us: (a) that uses a set of randomly generated keywords (“**Seed Phrase**”) whose sequence provides access to your Private Key; and (b) of which you maintain control over your Seed Phrase and Private Key.
Third Party Operators	Means the third-party operators who own, control, or otherwise operate the DApps.
Third Party Wallet	Means a wallet provided by a third-party technology provider (“**Third Party Wallet Provider**”).
Transaction Package	Means a digital validated data package containing instructions on how to treat its respective Address transmitted to the Protocol for processing on the BNA.
Wallet Earn	Means an investment platform that allows you to access and invest in certain investment products through DApps.

7. **Third-Party DApps.** Wallet Earn provides a platform which presents on-chain investment and financial projects, which are third-party DApps offered by Third Party Operators on the public blockchains. These DApps

are not assessed, managed, or operated by us. Many of them are autonomous, i.e. they operate in a pre-determined condition set out by the Protocol or its source code. We are not affiliated with, and do not endorse these DApps, and we make no representation and/or warranty in relation to these DApps. You should conduct your own independent assessment and due diligence on the DApps before connecting.

8. **Direct Relationship with DApps**. We allow you to access DApps via the Wallet Earn service platform. Any action to Stake your Assets is entirely your own and we will only facilitate the Staking service at your request and instruction. Please note that when you Stake your Assets, your relationship on the Staked Assets is directly with the DApps and/or the Third Party Operators.

9. **Catalogue.**

9.1 Wallet Earn presents you with the Catalogue where you may choose to invest in any of the DApps therein. When you access the Catalogue, you may encounter two types of listings:

9.1.1 **Aggregator-Operated Listings:** Certain listings within the Catalogue are operated by us acting as an Aggregator ("**Aggregator-Operated Listings**"). For the purpose of this clause, an "Aggregator" refers to our role in gathering and presenting information from the DApps within the Catalogue.

9.1.2 **Direct Link Listings:** Other listings are provided solely as links to the DApps platform or website ("**DApps Platform**"), for which when you click on such links, you will be directed to the respective DApps Platform ("**Direct Link Listings**").

9.2 **Third-Party Functionality.** Certain listings within the Catalogue may require you to access third-party functionality that cannot be processed by us. This may include but is not limited to interactions with external Protocols or DApps.

9.3 **DApps Information Disclaimer.** Please be advised that the information related to the DApps and the information available on the DApps Platforms (collectively, "**DApps Information**") may or may not be synced with the Catalogue and/or Wallet Earn platform. The DApps Information is sourced from the Third Party Operators and may not always be up-to-date or accurate. We do not have any control over the DApps Platforms and/or the DApps Information, nor do we endorse any product, service information, or disclaimer provided thereon. As such, we make no representation or warranty regarding the accuracy, timeliness, or completeness of any of the DApps Information, even if any such DApps Information is synced with or displayed within the Catalogue and/or Wallet Earn platform.

9.4 **Disclaimer of Liability.** We shall have no liability for any inaccuracies, errors, or omissions in the DApps Information accessed through the Catalogue and/or Wallet Earn platform. You

should not rely solely on the DApps Information presented within the Catalogue and/or Wallet Earn platform. You acknowledge and agree that:

9.4.1 you access and use such DApps Information at your own risk;

9.4.2 it is your responsibility to independently conduct your own due diligence and checks before engaging with any Protocols or DApps listed in the Catalogue; and

9.4.3 we shall not be liable for any Losses arising from or in any way related to your reliance on the DApps Information.

10. **Staking.**

10.1 You may invest Assets from your own wallet with the DApps ("**Stake**") by selecting a DApp from the Catalogue.

10.2 When you select a DApp from the:

10.2.1 **Aggregator-Operated Listings**: you may Stake your Assets with the DApp through the Wallet Earn platform.

10.2.2 **Direct Link Listings**: you will be redirected to the DApps Platform, where you may Stake your Assets with the DApp.

10.3 To Stake your Assets, you will need to connect your Bybit Wallet or Third Party Wallet with the DApp.

10.3.1 **Bybit Wallet**:

(a) Bybit Custodial Wallet

i. When you connect your Bybit Custodial Wallet with a DApp to Stake your Assets, you authorize and instruct us to sign the Transaction Package on your behalf, which may involve the transfer of Assets from your Bybit Custodial Wallet to the DApp.

ii. You acknowledge and agree that by signing the

Transaction Package, we are merely executing instructions from you to interact with DApps, including to transfer the Assets in your Bybit Custodial Wallet to the DApps. We are not responsible or liable for any Losses which may arise from interacting with DApps.

iii. When you connect a Bybit Custodial Wallet with DApps, you agree to waive and release us from any and all claims, liabilities, causes of action, responsibilities, damages, and Losses you may suffer when you connect a Bybit Custodial Wallet with the DApps, including any risks related to the signing of transactions, interactions with the DApps, or the transfer of your Assets from the Bybit Custodial Wallet to the DApps.

(b) Seed Phrase Wallet / MPC Wallet

i. When you connect a self-custody wallet provided by us (i.e. a Seed Phrase Wallet or an MPC Wallet) with a DApp to Stake your Assets, you will authorize and sign the Transaction Package yourself, which may involve the transfer of Assets from your Seed Phrase Wallet or MPC Wallet to the DApp.

10.3.2 **Third Party Wallet**:

(a) When you connect a Third Party Wallet with a DApp to Stake your Assets, you will authorize and sign the Transaction Package yourself, which may involve the transfer of Assets from your Third Party Wallet to the DApp.

10.4 **Broadcasting of Transaction Packages.**

10.4.1 **If you connect your Bybit Wallet to Stake your Assets,** you acknowledge and agree:

(a) that we will broadcast your Transaction Packages to the BNA;

(b) that the transfer of Assets is governed by and executed according to the Protocols, over which we have no control. We merely connect you by broadcasting your Transaction Packages to the BNA. We are simply a bridging function;

(c) that we bear no responsibility and are not liable for any Losses you may suffer when you Stake your Assets with the DApps, including any risks related to the transfer of the Assets; and

(d) to waive and release us from any and all claims, liabilities, causes of action, responsibilities, damages, and Losses arising from or in any way related to the broadcasting or transmission of the Transaction Packages to the BNA.

10.4.2 **If you connect a Third Party Wallet to Stake your Assets,** you acknowledge and agree that:

(a) we are not responsible for broadcasting your Transaction Packages to the BNA;

(b) the Third Party Wallet Provider is responsible for broadcasting your Transaction Packages to the BNA; and

(c) we therefore bear no responsibility and are not liable for any Losses you may suffer when you connect a Third Party Wallet to you Stake your Assets with the DApps.

10.5 The duration for processing your Staked Assets is subject to and will be confirmed by the DApps.

10.6 After you have successfully Staked your Assets, you will see an overview of your total Staked Assets in each DApp on the Wallet Earn platform. Please note that this function is only applicable to Assets invested through the Aggregator-Operated Listings, and not Assets invested through the Direct Link Listings.

11. **Returns**.

11.1 When you Stake your Assets with DApps, you may earn potential rewards granted by the DApps or the relevant Protocols ("**Returns**").

11.2 Returns are derived from the Protocols. Protocols are environments to which we exercise no control over. We therefore do not dictate or have any control on Returns. You should conduct your own independent due diligence and risk assessment before Staking your Assets, in particular you should review information relating to distributions of Returns, including any information on the actual annual percentage yield ("**APY**"), rewards, incentives, or any other service terms of the DApps or DApps Platforms.

11.3 All contents relating to Returns displayed on the Wallet Earn platform are provided by the Third Party Operators. We therefore do not make any representations or warranties regarding any such content visible through our Wallet Earn service. You acknowledge and agree that:

11.3.1 these contents are reflected on the Wallet Earn platform for your reference only, and the display of any of these contents is in no way a guarantee or confirmation that you will actually receive such Returns or such amount of Returns;

11.3.2 all contents relating to Returns are under the DApps’ and Third Party Operators’ responsibility;

11.3.3 actual APY, rewards, incentives and other service terms may vary at the Third Party Operators’ discretion; and

11.3.4 we shall not be liable for any Losses arising from or connected with the Returns or changes to the Returns.

12. **Redemption**

12.1 You may choose to unstake all or a portion of your Staked Assets from the DApp by initiating a redemption request (“**Redeem**”) on the Wallet Earn platform. For Assets Staked through the:

12.1.1 **Aggregator-Operated Listings**: You may request to Redeem your Staked Assets on the Wallet Earn platform.

12.1.2 **Direct Link Listings**: You may request to Redeem your Staked Assets on the DApps Platform.

12.2 Please note that certain DApps may impose a lock-up period during which you cannot Redeem your Staked Assets.

12.3 Certain DApps may impose a waiting period before you can have access to your Assets. You acknowledge and accept that the redemption of or access to the Staked Assets may be delayed as a result of the waiting period imposed by the DApps or due to the relevant BNA network conditions.

12.4 You understand and acknowledge that the DApps are services owned, controlled, or operated by Third Party Operators, not us. We therefore are under no obligation to, and do not ensure or guarantee the redemption of your Assets. You agree and accept that we shall not be liable for any Losses arising from or connected with your ability or inability to Redeem your Assets, or any delay in the redemption of your Assets.

13. **Liquid Staking**

13.1 Liquid staking (“**Liquid Staking**”) is a service where you may stake your Solana tokens (“**SOL**”) with the BybitSOL stake pool (“**bbSOL Stake Pool**”) in exchange for a liquid staking token (“**LST**”) known as BybitSOL (“**bbSOL**”).

13.2 The Liquid Staking service is facilitated by third-party service providers [1] (“**Liquid Staking Providers**”), including a third-party validator service provider and a stake pool operator[2] [3] .

13.3 The bbSOL Stake Pool is hosted and managed by Sanctum[BL4] , a Liquid Staking Provider.

13.4 **BybitSOL.**

13.4.1 In return for staking your SOL with the bbSOL Stake Pool, you will receive the bbSOL token, which represents your underlying staked SOL plus associated rewards.

13.4.2 The bbSOL tokens retain their initial principal value and accrue staking rewards (net of slashing penalties) over time through a protocol-specified conversion rate. [5] [6]

13.4.3 The bbSOL token is issued and deployed through Sanctum.[7] [8] [9] [BL10]

13.5 **Staking with bbSOL Stake Pool.**

13.5.1 You may choose to stake your SOL with the bbSOL Stake Pool by connecting your Bybit Wallet or Third Party Wallet (as described in Clause 10 above) with the bbSOL Stake Pool.

13.5.2 After you have connected your Bybit Wallet or Third Party Wallet with the bbSOL Stake Pool, you are required to input the amount of SOL to be staked with the bbSOL Stake Pool.

13.5.3 When you stake your SOL with the bbSOL Stake Pool, your staking instructions will be sent (in the manner described in Clause 10 above) [11] [12] to the Liquid Staking Providers who will facilitate the staking of SOL by acting as a transaction validator on the Solana blockchain network.

13.5.4 Once the staking instructions are confirmed, the smart contract governing the bbSOL Stake Pool will record such instructions and mint bbSOL for you according to the bbSOL/SOL ratio[13] [14] .

13.5.5 By electing to stake your SOL with the bbSOL Stake Pool, you understand and agree that:

(a) Once you have staked your SOL with the bbSOL Stake Pool, you cannot redeem your staked SOL or claim any associated rewards except as described in Clause 13.7 below.

(b) You acknowledge that we cannot promise or guarantee that you will receive a certain amount of reward from staking your SOL.

(c) We do not guarantee the value of your staked SOL principal or associated rewards.

(d) We are not responsible for any decrease in the value of your staked SOL principal or associated rewards.

(e) We do not guarantee that the redemption of bbSOL will result in a successful exchange or sale of bbSOL. We will not backstop or otherwise intervene to guarantee bbSOL liquidity.

(f) We do not guarantee the security or functionality of any third-party protocol, software or technology intended to be compatible with bbSOL, and we are not responsible for any losses of bbSOL due to the failure of third-party protocol, software or technology.

(g) Liquid Staking and/or bbSOL could be impacted by one or more regulatory actions, which could impede or limit the services with respect to bbSOL.

13.5.6 You understand, agree and accept the following risks associated with Liquid Staking:

(a) **Use of Third-Party Service Providers.** In providing the Liquid Staking services, we act on your instructions to pass your staking or unstaking requests to third-party Liquid Staking Providers. We do not control the actions of Liquid Staking Providers, and they may fail to perform as expected, which could result in slashing or a loss of your staked SOL and any associated Validation Rewards (as defined below) or other rewards. We do not guarantee the performance of any third-party Liquid Staking Providers and are not responsible for any Losses that may result from their actions or failures. You are responsible for conducting your own due diligence before choosing to use the Liquid Staking services.

(b) **Smart contract risk**. The smooth functioning of the stake pool Protocol relies on the robustness of all associated smart contracts. There is a risk that the Protocol may fail to function smoothly because of errors in smart contract code or exploitation of previously undetected security vulnerabilities. We assume no responsibility or liability for any such risks.

(c) **Slashing risk**. The applicable blockchain network might subject staked assets to "slashing" if the transaction validator representing those assets incorrectly validates or fails to validate a transaction. Slashing typically involves the reduction or loss of a validator's assets as a consequence of their improper actions. As a result, there may be non-payment of Validation Rewards (as defined below) and your staked SOL may be subject to a penalty.[15] [16]

(d) **Price fluctuation risk**. The market price of the bbSOL token could diverge from the price of the underlying SOL or staked SOL because of various reasons, including but not limited to market fluctuations. You hereby acknowledge and understand that there is such price fluctuation risk before you participate in Liquid Staking.

(e) **Lock-Up or Unbonding Periods**. Your staked SOL may be locked up due to rules determined by the Protocols of the applicable blockchain network, during which they cannot be transferred or sold. Before you participate in Liquid Staking, you should therefore assess your liquidity needs and ensure that you can afford to have your Assets locked up for the duration of the staking period. You acknowledge that the Assets you have staked may be locked with the applicable blockchain network and as such may not be available for sale, transfer, trading or other uses until they are unstaked and the unbonding period (if applicable) is complete[17] [18].

(f) You understand and are aware of the risks of using third-party Liquid Staking Providers, smart contract risk, slashing risks, price fluctuation risk, and how your actions to unstake could depend on the lock-up or unbonding periods put in place by the applicable blockchain (all of which are beyond our control, as we only provide a facilitation service) before you participate.

(g) You agree and accept that we shall not be liable for any Losses arising from or connected with any of the risks mentioned in this Clause 13.5.6.

13.6 **Validation Reward.**

13.6.1 By staking your SOL and thereby participating in securing the Solana blockchain network by validating transactions propagated over the network, the Solana blockchain network may provide transaction validators with a reward ("**Validation Reward**").

13.6.2 If the Liquid Staking Providers successfully validate transactions in respect of SOL in accordance with your instructions, you may be entitled to an applicable portion of the Validation Reward in proportion to the amount of SOL you have staked. The Validation Rewards are granted by and determined by the Protocols of the Solana blockchain network.

13.6.3 Following the receipt of such a Validation Reward (if any), the Liquid Staking Providers will facilitate the distribution of such applicable portion of the Validation Reward to you (out of which a fee will be paid to us and/or the Liquid Staking Providers [19] [20] [BL21] for providing you with the Liquid Staking services, dependent on the terms of our arrangement with the Liquid Staking Providers).

13.6.4 You acknowledge and accept that:

(a) you may not be able to access the Validation Rewards until they are distributed to the Liquid Staking Providers [22] [23] [24] by the Solana blockchain network and passed on to you.

(b) you understand that any information or statement displayed on the Wallet Earn platform regarding any approximated projection of any rewards in respect of the Liquid Staking services (“**Estimated APY**”) is purely an estimation of the rewards and is in no way a guarantee or confirmation that you will actually receive such rewards or such amount of rewards.

(c) **you acknowledge that the Estimated APY and any actual rewards, including the timing and frequency of any such rewards, may change over time and is solely dependent on the applicable blockchain Protocol and performance of the Liquid Staking Providers.**

(d) we do not have any ability to influence or determine any aspect of the rewards generated. We, and the Liquid Staking Providers, do not guarantee that you will receive any Validation Rewards, any other rewards, or any Estimated APY. You acknowledge and agree that we, our Affiliates and the Liquid Staking Providers, are not liable for any failure by the applicable network or other third party in disbursing any Validation Rewards or other rewards.

13.7 **Redemption of bbSOL.**

13.7.1 As a bbSOL holder, you may initiate a redemption request as described in Clause 12 above, thereby redeeming your bbSOL for your staked SOL together with any associated rewards less any applicable fees and slashing penalties[25] [26] . The amount of SOL redeemed will be calculated based on the current exchange rate between bbSOL and SOL at the time of redemption.

13.7.2 Your staked SOL and any associated rewards will remain locked and unavailable for your use or withdrawal until you have requested to unstake and the unstaking process (including any lock-up period or unbonding period imposed by the applicable blockchain network) is completed as described in Clause 12 above.

14. **Disclaimer.** The DApps are services owned, controlled, or operated by Third Party Operators. Wallet Earn simply collects the data from these DApps and presents them to you on the platform. You should be mindful that such a presentation does not indicate nor imply that we have any control or influence over these DApps. With the acceptance of the terms of this Agreement, you acknowledge and agree that Wallet Earn services carry significant inherent risks, including but not limited to the risks set out below and in the Risk Disclosure section at Clause 5 above ("**Risks**") and you accept those Risks. We disclaim all liability for Losses resulting from the Risks as follows:

14.1 Any information provided in Wallet Earn are for information purposes only. Nothing displayed in the Catalogue shall be interpreted as any form of advice, recommendation, or endorsement.

14.2 The Catalogue may be accompanied by links that will direct you to the environments of third parties ("**Third Party Links**"). The availability of such links should not be interpreted as any form of advice, recommendation, or endorsement.

14.3 Third Party Links may include links from DApps or DApps Platforms in Wallet Earn. We do not guarantee the accuracy of the information contained therein. You use all links to the Third Party Projects or DApps Platforms at your own risk. We shall not be liable for any

Losses caused by your use or access of such DApps or DApps Platforms.

14.4 You should conduct your own independent due diligence and risk assessment before relying on any information provided in Third Party Links, in particular you should review information relating to distributions, including any information on the actual APY, rewards, incentives, or any other service terms of the DApps or DApps Platforms. All information displayed by Wallet Earn is provided by the Third Party Operators; we do not make any representations or warranties about the

DApps' or DApps Platforms' content visible through our Wallet Earn service. We shall not be liable for any Losses arising from or connected with any information provided in Third Party Links or any of the DApps' content visible through our Wallet Earn service

14.5 **YOU UNDERSTAND, AGREE, AND ACKNOWLEDGE THAT YOU ARE SOLELY RESPONSIBLE FOR YOUR ACCESS TO ANY DAPPS OR DAPPS PLATFORMS. YOUR ACCESS TO ANY DAPPS OR DAPPS PLATFORMS IS AT YOUR OWN RISK.**

14.6 We shall not be responsible or liable for any Losses incurred as a result of Protocols and BNA, defects, vulnerabilities, hacking incidents, suspension or termination of business, bankruptcy, or cessation of service by DApps / DApps Platforms / Third Party Operators or other potential risks.

14.7 When you use or access our Wallet Earn service, you are undertaking all relevant Risks, liabilities, damages, and all the Losses you may suffer as a result of the Risks.

14.8 The Wallet Earn platform merely serves as a venue for you to access DApps or DApps Platforms. We therefore explicitly disclaim any responsibility or liability in relation to these DApps and DApps Platforms. You acknowledge and agree that we do not control or operate these DApps and DApps Platforms, and as such, we cannot guarantee the performance, security, or reliability of any investment made through these DApps and DApps Platforms.

14.9 **YOU UNDERSTAND, AGREE, AND ACKNOWLEDGE THAT YOU ARE SOLELY RESPONSIBLE FOR YOUR INVESTMENT DECISIONS.**

14.10 Other than our Affiliates, a person who is not a party to this Agreement shall have no right under this Agreement to enforce any terms of this Agreement, and we shall have no liability to any third party for any matters arising from or in connection with this Agreement.

15. You hereby undertake to, wherever you are, use the Wallet Earn service, DApps, and DApps Platforms in compliance with all applicable laws. You further undertake to indemnify us from any and all liabilities that we may incur arising from your improper or non-compliant use of the Wallet Earn service, DApps, and DApps Platforms.

16. We disclaim to the maximum extent permitted by laws, and you hereby waive and release us from any and all claims, liabilities, causes of action, responsibilities, and Losses arising from or in any way related to, including but not limited to:

16.1 your use of the Wallet Earn service;

16.2 your use and access of the DApps or DApps Platforms;

16.3 any defect in any Protocols, BNA, or smart contracts; and

16.4 loss of your invested or Staked Assets, or inability to Redeem your Assets.

17. We may be required under applicable laws and regulations to share information about your accounts and use of the Platform with third parties. You acknowledge, agree, and consent that we are entitled to disclose such information.

18. We reserve the right to, without prior notice:

18.1 temporarily or permanently prohibit you from accessing or using the Wallet Service;

18.2 impose limits on your access or use of Wallet Service;

18.3 suspend or terminate the Wallet Service;

18.4 delay certain transactions in the Wallet Service.

You understand and agree that we shall not, to the maximum extent permitted by law, be liable to you for any Losses caused by such prohibition, suspension, or termination.

19. You shall comply with all applicable laws and regulations and ensure and cease using the Wallet Service where such compliance is no longer possible.

20. You agree and accept that we have the right to amend the content of this Agreement at any time in our sole discretion. We shall not be liable for any Losses due to your misunderstanding of this Agreement or your failure to take note of any amendments made to this Agreement from time to time.

21. The content contained in this website does not constitute an offer or sale of securities in or into the United States, or to or for the account or benefit of U.S. persons, or in any other jurisdictions where it is unlawful to do so. Transfer of Assets may be subject to legal restrictions under applicable laws. Under no circumstances shall the Assets be reoffered, resold or transferred within the United States or to, or for the account or benefit of, U.S. persons, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act of 1933, as amended. Any public offering of the Assets to be made in the United States will be made by means of a prospectus that may be obtained from the issuer or the selling Asset holder and that will contain detailed information about the company and management, as well as financial statements.